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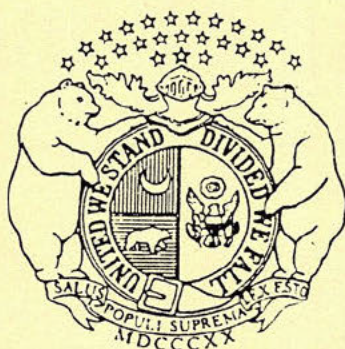
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MEDICAL MALPRACTICE IN MISSOURI

1983 - 1985



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December 1986

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GENERAL COMMENTARY

This information has been derived from two sources: closed claim data submitted by the medical malpractice insurers to the Division of Insurance in compliance with Section 383.105 et seq., RSMo 1978, and premium and loss data taken from the Supplement to Page 14 of the insurers' Annual Statements.

The number of closed claim forms received has increased by over 30% since 1983. During this time, the percentage of claims closed without payment has decreased. There were 1170 closed claims received for 1983 of which 739, or 66.8%, were closed without payment. In 1985, 1555 claims were received with 958, or 61.6%, being closed without payment.

Claims are being paid in larger amounts. In 1985 there were 113 of the 597 that were closed with payment in excess of \$100,000. 1984 had 82 in excess of \$100,000, and in 1983 this figure was 58. The average indemnity paid on each of the claims closed with payment rose from \$49,984 in 1983 to \$65,346 in 1985, an increase of 30.7%. For the first time since claims reporting began in 1977, the average indemnity paid on claims against hospitals was larger than for physicians and surgeons--\$76,061 and \$71,970, respectively. However, in 1985 there were two very large payments made on hospital claims which skewed the results. Removing these two claims, one in the amount of \$1 million and another for \$5 million, from the total indemnity paid changes the average indemnity on hospital claims for 1985 to \$44,041.

While the trend seems to be toward larger claims against hospitals, the time between the incident and closure of the claim is much smaller for hospitals than for doctors. The average time to close a claim against a hospital is 25 months compared to 48 against physicians and surgeons. This is for all claims, including those closed without payment.

The companies' loss ratios improved somewhat for 1985 over 1984 but remained excessive. The loss ratio for all medical malpractice insurance in 1983 was 102%. In 1984 this jumped to 136.1% and in 1985 went down to 122.8%. 1985 losses were higher than those for 1984, rising to \$71,382,689 from \$53,482,602, but a substantial increase in the amount of earned premium in 1985 over that in 1984 caused the lower loss ratio. Earned premium in 1984 was \$39,305,464 and \$58,127,177 for 1985, or an increase of nearly 48% in the amount of premium earned. Since 1983's earned premium was only \$31,093,090, the three-year increase was nearly 87%.

The trend toward concentration of the market among a few writers has continued. In 1985, the top five writers of physicians and surgeons medical malpractice insurance wrote 88% of the market. The concentration for hospitals was even greater with the top two writers accounting for over 88% of the premium. Only 57 carriers reported any written medical malpractice premium for 1985. One of the largest writers of medical malpractice insurance in Missouri and countrywide, the St. Paul companies, placed a moratorium on all new business in January 1986.

Looking ahead, the Division should be seeing an increase in reported claims. Senate Bill 663, a comprehensive medical malpractice bill signed into law in March, 1986, became effective August 13, 1986. It required all insurers, both commercial

and self-insurers, to report their open and closed claims to the Division. It is not anticipated that there will be much change in the closed claim data results because of this legislation for several years. However, a provision of SB 663 places a \$350,000 cap on non-economic losses, and three or four years from now results from this legislative action should be seen. Hopefully, provisions of this new statute will encourage insurers who left the medical malpractice market in the state during the last market crises to return to Missouri and increase competition.

Please read the introductions before each table in order to understand the detail in the table.

TABLE I

Indemnity Paid for Each Defendant

The following tables show the number of claims, the percent of the total count they represent cumulatively (adding all lower categories to the new category), and also show the total indemnity paid in each category with cumulative percent.

The average indemnity is shown calculated for specified paid claims only. The number of claims that had loss adjustment expenses in addition to indemnity are shown with the average adjustment expense.

On the total line for all claims together the same categories are given, but the unspecified cases are deleted in computation of averages.

As a special feature of these tables a cut-off percentage is also given for the indemnity cases, which indicates the percent of the total indemnity (loss cost) that would be left for insurers to pay if all losses (by a statute of limitations) were limited to amounts less than and including that category.

10/17/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
ALL CLAIMS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	33	958	61.60		.00	100.00		2,254
1-999	21	64	65.72	29,089	.07	98.56	454	934
1,000-1,999	27	41	68.36	52,245	.20	97.27	1,274	1,291
2,000-2,999	38	47	71.38	110,572	.49	96.08	2,352	2,569
3,000-3,999	33	26	73.05	85,083	.71	94.99	3,272	1,059
4,000-4,999	45	15	74.01	63,600	.87	93.95	4,240	3,542
5,000-5,999	36	33	76.14	166,507	1.29	92.99	5,045	3,033
6,000-6,999	44	10	76.78	61,983	1.45	92.06	6,198	914
7,000-7,999	32	14	77.68	103,750	1.72	91.16	7,410	1,907
8,000-8,999	54	6	78.07	48,500	1.84	90.28	8,083	6,108
9,000-9,999	48	3	78.26	28,000	1.92	89.41	9,333	4,460
10,000-19,999	45	68	82.63	911,814	4.25	81.90	13,409	5,562
20,000-29,999	47	44	85.46	1,034,222	6.90	75.71	23,505	5,607
30,000-39,999	44	27	87.20	886,727	9.18	70.41	32,841	6,990
40,000-49,999	55	18	88.36	766,941	11.14	65.65	42,607	8,625
50,000-59,999	46	26	90.03	1,346,581	14.59	61.56	51,791	12,728
60,000-69,999	40	12	90.80	766,670	16.56	57.77	63,889	13,520
70,000-79,999	36	13	91.63	958,081	19.02	54.32	73,698	4,885
80,000-89,999	60	9	92.21	742,500	20.92	51.16	82,500	9,059
90,000-99,999	57	8	92.73	753,259	22.85	48.17	94,157	12,629
100,000-199,999	58	57	96.39	7,571,576	42.26	29.02	132,834	9,194
200,000-299,999	52	37	98.77	8,092,047	63.00	22.38	218,703	12,213
300,000-399,999	58	8	99.29	2,608,407	69.69	19.02	326,050	15,818
400,000-499,999	36	2	99.42	934,358	72.08	16.37	467,179	18,421
500,000-999,999	90	7	99.87	4,889,174	84.61	10.25	698,453	31,628
1,000,000-1,999,9	24	1	99.93	1,000,000	87.18	10.25	1,000,000	
5,000,000-5,999,9	48	1	100.00	5,000,000	100.00	*	5,000,000	
TOTAL	37	1,555	.00	39,011,686	.00	.00	25,087	3,684

Total Paid Only

597

Average on Paid only

65,346

10/17/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
PHYSICIANS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	477	60.68		.00	100.00		3,331
1-999	38	9	61.83	3,714	.01	98.63	412	4,951
1,000-1,999	34	6	62.59	9,363	.05	97.29	1,560	2,703
2,000-2,999	54	23	65.52	54,374	.30	96.04	2,364	2,718
3,000-3,999	38	10	66.79	32,833	.45	94.85	3,283	591
4,000-4,999	49	8	67.81	33,250	.60	93.71	4,156	5,293
5,000-5,999	50	11	69.21	55,038	.84	92.62	5,003	4,867
6,000-6,999	50	6	69.97	37,733	1.01	91.55	6,288	1,038
7,000-7,999	37	8	70.99	59,500	1.28	90.51	7,437	2,296
8,000-8,999	55	5	71.62	40,500	1.46	89.50	8,100	5,047
9,000-9,999	24	1	71.75	9,500	1.50	88.50	9,500	450
10,000-19,999	56	35	76.20	461,450	3.58	79.59	13,184	7,021
20,000-29,999	54	26	79.51	615,972	6.35	71.92	23,691	4,132
30,000-39,999	52	15	81.42	497,704	8.59	65.14	33,180	9,380
40,000-49,999	48	12	82.95	521,108	10.93	58.93	43,425	9,470
50,000-59,999	57	15	84.86	775,581	14.42	53.47	51,705	15,404
60,000-69,999	43	11	86.25	706,670	17.60	48.40	64,242	14,750
70,000-79,999	40	8	87.27	593,170	20.26	43.75	74,146	4,164
80,000-89,999	69	5	87.91	415,000	22.13	39.41	83,000	7,713
90,000-99,999	61	7	88.80	658,259	25.09	35.33	94,037	12,928
100,000-199,999	61	50	95.16	6,679,431	55.12	10.69	133,588	8,854
200,000-299,999	55	30	98.98	6,412,251	83.96	5.24	213,741	11,340
300,000-399,999	51	4	99.49	1,282,050	89.72	3.07	320,512	18,996
400,000-499,999	36	2	99.74	934,358	93.92	1.57	467,179	18,421
500,000-999,999	84	2	100.00	1,350,000	100.00	.00	675,000	30,026
TOTAL	48	786	.00	22,238,809	.00	.00	28,293	5,068

Total Paid Only 309

Average on Paid only

71,970

10/17/86

PAGE 1

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	21	395	67.06		.00	100.00		1,064
1-999	13	29	71.98	14,206	.09	98.78	489	434
1,000-1,999	30	16	74.70	19,097	.22	97.75	1,193	1,187
2,000-2,999	24	16	77.41	36,792	.47	96.82	2,299	3,381
3,000-3,999	26	10	79.11	32,250	.69	95.97	3,225	1,353
4,000-4,999	38	6	80.13	25,850	.86	95.16	4,308	1,609
5,000-5,999	29	18	83.19	91,469	1.48	94.48	5,081	2,423
6,000-6,999	36	4	83.87	24,250	1.65	93.84	6,062	730
7,000-7,999	30	4	84.55	30,000	1.85	93.21	7,500	2,004
8,000-8,999	48	1	84.71	8,000	1.91	92.60	8,000	11,413
9,000-9,999	60	2	85.05	18,500	2.03	92.00	9,250	6,465
10,000-19,999	39	20	88.45	279,717	3.93	86.85	13,985	5,552
20,000-29,999	38	15	91.00	356,750	6.34	82.87	23,783	8,764
30,000-39,999	37	8	92.35	260,833	8.11	79.68	32,604	5,465
40,000-49,999	72	5	93.20	200,000	9.47	76.97	40,000	7,432
50,000-59,999	34	9	94.73	461,000	12.59	74.79	51,222	9,785
60,000-69,999		1	94.90	60,000	13.00	72.76	60,000	
70,000-79,999	31	5	95.75	364,911	15.47	70.97	72,982	6,037
80,000-89,999	52	3	96.26	247,500	17.15	69.42	82,500	11,110
100,000-199,999	32	6	97.28	774,645	22.40	55.91	129,107	13,009
200,000-299,999	40	6	98.30	1,473,775	32.39	47.27	245,629	16,587
300,000-399,999	66	4	98.98	1,326,357	41.37	42.35	331,589	12,641
500,000-999,999	108	4	99.66	2,650,000	59.33	27.10	662,500	9,962
1,000,000-1,999,999	24	1	99.83	1,000,000	66.11	27.10	1,000,000	
5,000,000-5,999,999	48	1	100.00	5,000,000	100.00	*	5,000,000	
TOTAL	25	589	.00	14,755,902	.00	.00	25,052	2,294

Total Paid Only

194

Average on Paid only

76,061

10/17/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
ALL CLAIMS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	33	954	64.28		.00	100.00		1,610
1-999	26	57	68.12	23,577	.07	98.34	413	1,054
1,000-1,999	27	49	71.42	68,694	.30	96.87	1,401	2,413
2,000-2,999	56	34	73.71	81,056	.57	95.52	2,384	2,491
3,000-3,999	23	31	75.80	101,825	.91	94.30	3,284	1,239
4,000-4,999	32	17	76.95	70,984	1.15	93.15	4,175	2,724
5,000-5,999	45	22	78.43	111,908	1.52	92.08	5,086	3,925
6,000-6,999	39	11	79.17	68,313	1.75	91.04	6,210	4,466
7,000-7,999	41	17	80.32	126,250	2.17	90.04	7,426	4,853
8,000-8,999	40	6	80.72	50,000	2.33	89.09	8,333	912
9,000-9,999	34	6	81.13	54,750	2.52	88.15	9,125	2,433
10,000-19,999	41	66	85.57	855,278	5.36	80.37	12,958	3,858
20,000-29,999	42	40	88.27	915,918	8.41	74.19	22,897	7,925
30,000-39,999	42	28	90.16	943,428	11.56	68.99	33,693	7,570
40,000-49,999	35	22	91.64	950,033	14.72	64.62	43,183	7,635
50,000-59,999	56	19	92.92	962,739	17.93	61.09	50,670	9,295
60,000-69,999	37	9	93.53	568,050	19.82	57.80	63,116	13,338
70,000-79,999	49	9	94.13	670,546	22.05	54.76	74,505	9,123
80,000-89,999	39	7	94.60	584,819	24.00	52.02	83,545	7,349
90,000-99,999	43	8	95.14	741,666	26.47	49.55	92,708	13,310
100,000-199,999	48	33	97.37	4,680,460	42.05	31.96	141,832	10,139
200,000-299,999	44	16	98.45	3,796,680	54.70	22.32	237,292	14,035
300,000-399,999	64	5	98.78	1,560,000	59.89	16.12	312,000	12,046
400,000-499,999	36	5	99.12	2,255,000	67.40	10.95	451,000	10,591
500,000-999,999	54	11	99.86	7,788,778	93.34	.00	708,070	29,459
1,000,000-1,999,999	60	2	100.00	2,000,000	100.00	.00	1,000,000	39,836
TOTAL	35	1,484	.00	30,030,752	.00	.00	20,236	3,157

Total Paid Only

530

Average on Paid only

56,662

10/17/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
PHYSICIANS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	*	539	65.81		.00	100.00		1,957
1-999	49	11	67.15	5,281	.02	98.45	480	2,518
1,000-1,999	32	19	69.47	27,267	.18	96.99	1,435	3,538
2,000-2,999	48	14	71.18	33,960	.37	95.62	2,425	3,484
3,000-3,999	22	13	72.77	42,591	.61	94.34	3,276	1,438
4,000-4,999	38	12	74.23	49,684	.89	93.14	4,140	3,604
5,000-5,999	44	11	75.57	55,000	1.20	92.01	5,000	4,317
6,000-6,999	60	3	75.94	18,500	1.31	90.90	6,166	4,166
7,000-7,999	36	10	77.16	74,000	1.72	89.82	7,400	6,504
8,000-8,999	36	3	77.53	25,000	1.87	88.78	8,333	1,732
9,000-9,999	36	3	77.89	27,500	2.02	87.75	9,166	1,349
10,000-19,999	46	41	82.90	512,002	4.91	79.27	12,487	4,728
20,000-29,999	49	25	85.95	560,868	8.08	72.44	22,434	8,761
30,000-39,999	44	17	88.03	578,178	11.34	66.52	34,010	7,088
40,000-49,999	42	14	89.74	597,000	14.71	61.57	42,642	10,680
50,000-59,999	59	16	91.69	812,739	19.30	57.66	50,796	9,837
60,000-69,999	40	5	92.30	313,750	21.07	54.02	62,750	9,204
70,000-79,999	55	5	92.91	382,046	23.23	50.57	76,409	5,358
80,000-89,999	39	7	93.77	584,819	26.53	47.55	83,545	7,349
90,000-99,999	42	6	94.50	555,000	29.66	44.92	92,500	13,549
100,000-199,999	50	21	97.06	3,097,734	47.15	25.74	147,511	10,506
200,000-299,999	40	10	98.29	2,335,013	60.33	15.95	233,501	7,336
300,000-399,999	44	3	98.65	910,000	65.47	9.68	303,333	10,752
400,000-499,999	36	4	99.14	1,855,000	75.94	4.29	463,750	9,420
500,000-999,999	60	7	100.00	4,260,777	100.00	.00	608,682	30,588
TOTAL	43	819	.00	17,713,709	.00	.00	21,628	3,686

Total Paid Only

280

Average on Paid only

63,263

10/17/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1984
HOSPITALS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	19	367	68.72		.00	100.00		1,222
1-999	29	24	73.22	9,598	.08	98.66	399	957
1,000-1,999	27	19	76.77	26,424	.31	97.51	1,390	2,382
2,000-2,999	74	13	79.21	31,246	.58	96.50	2,403	2,438
3,000-3,999	28	9	80.89	28,745	.83	95.59	3,193	1,666
4,000-4,999	21	4	81.64	17,300	.98	94.73	4,325	762
5,000-5,999	52	8	83.14	40,500	1.34	93.93	5,062	4,143
6,000-6,999	34	7	84.45	43,813	1.72	93.19	6,259	5,187
7,000-7,999	62	5	85.39	37,750	2.05	92.49	7,550	3,494
10,000-19,999	28	15	88.20	214,776	3.93	85.06	14,318	2,760
20,000-29,999	30	10	90.07	229,500	5.93	80.17	22,950	8,394
30,000-39,999	38	9	91.76	297,500	8.53	76.08	33,055	6,718
40,000-49,999	22	8	93.25	353,033	11.62	72.65	44,129	2,306
50,000-59,999	48	2	93.63	100,000	12.49	69.68	50,000	6,914
60,000-69,999	40	3	94.19	194,300	14.19	66.85	64,766	23,145
70,000-79,999	48	3	94.75	213,500	16.05	64.37	71,166	16,690
90,000-99,999	48	2	95.13	186,666	17.68	59.59	93,333	12,591
100,000-199,999	45	12	97.37	1,582,726	31.51	44.02	131,893	9,497
200,000-299,999	55	5	98.31	1,261,667	42.53	33.87	252,333	28,916
300,000-399,999	96	2	98.68	650,000	48.21	27.32	325,000	13,986
400,000-499,999	36	1	98.87	400,000	51.70	22.08	400,000	15,279
500,000-999,999	45	4	99.62	3,528,001	82.52	.00	882,000	27,483
1,000,000-1,999,999	60	2	100.00	2,000,000	100.00	.00	1,000,000	39,836
TOTAL	25	534	.00	11,447,045	.00	.00	21,436	2,823

Total Paid Only

167

Average on Paid only

68,545

10/22/86

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1983
ALL CLAIMS

PAGE 1

INDEMNITY PAID	AVG. MO.	NO OF CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	CUT OFF%	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	28	739	63.16		.00	100.00		1,342
1-999	19	49	67.35	17,755	.08	98.14	362	577
1,000-1,999	37	47	71.36	66,780	.39	96.49	1,420	1,468
2,000-2,999	35	31	74.01	72,031	.72	95.04	2,323	1,793
3,000-3,999	40	16	75.38	51,550	.96	93.68	3,221	1,343
4,000-4,999	44	16	76.75	67,985	1.28	92.40	4,249	1,138
5,000-5,999	32	12	77.77	60,300	1.56	91.19	5,025	2,219
6,000-6,999	30	19	79.40	118,050	2.10	90.06	6,213	1,711
7,000-7,999	20	15	80.68	110,759	2.62	88.98	7,383	1,075
8,000-8,999	31	8	81.36	66,948	2.93	87.95	8,368	3,276
9,000-9,999	21	4	81.70	36,000	3.10	86.96	9,000	683
10,000-19,999	41	53	86.23	711,191	6.40	78.65	13,418	4,681
20,000-29,999	47	33	89.05	779,609	10.02	72.15	23,624	5,882
30,000-39,999	52	12	90.08	391,341	11.83	66.62	32,611	6,509
40,000-49,999	51	16	91.45	668,281	14.94	61.85	41,767	10,148
50,000-59,999	54	9	92.22	462,009	17.08	57.57	51,334	10,734
60,000-69,999	28	5	92.64	314,864	18.54	53.50	62,972	5,675
70,000-79,999	58	11	93.58	837,677	22.43	49.71	76,152	11,654
80,000-89,999	66	10	94.44	827,330	26.27	46.57	82,733	27,156
90,000-99,999	48	7	95.04	666,625	29.36	43.70	95,232	8,263
100,000-199,999	60	31	97.69	4,386,976	49.73	25.20	141,515	10,953
200,000-299,999	52	13	98.80	2,999,006	63.65	16.84	230,692	11,536
300,000-399,999	41	7	99.40	2,384,615	74.72	12.27	340,659	17,540
400,000-499,999	36	2	99.57	863,279	78.73	9.66	431,639	12,347
500,000-999,999	72	3	99.82	1,832,000	87.23	3.48	610,666	11,208
1,000,000-1,999,999	36	2	100.00	2,750,000	100.00	.00	1,375,000	8,700
TOTAL	32	1,170	.00	21,542,961	.00	.00	18,412	2,771

Total Paid Only

431

Average on Paid only

49,984

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MISSOURI
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INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1983
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INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	#	296	54.21	0	.00	100.00		2,621
1-999	32	12	56.41	5,199	.03	98.44	433	1,753
1,000-1,999	44	22	60.43	31,462	.23	96.99	1,430	1,628
2,000-2,999	55	10	62.27	23,038	.38	95.65	2,303	2,670
3,000-3,999	60	8	63.73	24,500	.53	94.38	3,062	2,030
4,000-4,999	40	8	65.20	34,150	.75	93.15	4,268	348
5,000-5,999	40	5	66.11	25,300	.92	91.96	5,060	3,036
6,000-6,999	29	14	68.68	87,550	1.48	90.85	6,253	1,406
7,000-7,999	21	9	70.32	67,000	1.91	89.78	7,444	1,182
8,000-8,999	33	4	71.06	33,360	2.12	88.76	8,340	5,403
9,000-9,999	12	1	71.24	9,000	2.18	87.76	9,000	
10,000-19,999	47	36	77.83	488,586	5.31	79.18	13,571	4,839
20,000-29,999	46	25	82.41	606,109	9.19	72.35	24,244	7,011
30,000-39,999	67	5	83.33	167,866	10.27	66.40	33,573	8,457
40,000-49,999	51	11	85.34	455,888	13.19	61.18	41,444	10,081
50,000-59,999	60	7	86.63	362,009	15.51	56.42	51,715	11,384
60,000-69,999	20	3	87.17	188,364	16.71	51.88	62,788	3,290
70,000-79,999	70	7	88.46	535,849	20.15	47.55	76,549	14,351
80,000-89,999	62	9	90.10	747,330	24.93	43.92	83,036	28,221
90,000-99,999	38	6	91.20	573,000	28.61	40.63	95,500	6,915
100,000-199,999	60	28	96.33	3,866,976	53.38	20.98	138,106	11,043
200,000-299,999	56	11	98.35	2,499,867	69.40	13.29	227,260	11,046
300,000-399,999	38	5	99.26	1,730,420	80.48	9.25	346,084	15,099
400,000-499,999	24	1	99.45	463,279	83.45	6.93	463,279	16,646
500,000-999,999	72	2	99.81	1,332,000	91.99	1.60	666,000	13,931
1,000,000-1,999,999	36	1	100.00	1,250,000	100.00	.00	1,250,000	16,614
TOTAL	46	546	.00	15,608,102	.00	.00	28,586	4,580

Total Paid Only

250

Average on Paid only

62,432

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INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	CUT OFF %	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	15	403	78.40		.00	100.00		455
1-999	13	19	82.10	7,654	.14	98.07	402	255
1,000-1,999	27	16	85.21	23,734	.60	96.44	1,483	1,384
2,000-2,999	26	9	86.96	20,562	1.00	95.09	2,284	2,966
3,000-3,999	8	3	87.54	10,500	1.21	93.83	3,500	891
4,000-4,999	50	5	88.52	20,425	1.60	92.67	4,085	1,998
5,000-5,999	28	5	89.49	25,000	2.09	91.63	5,000	2,291
6,000-6,999	24	1	89.68	6,000	2.20	90.60	6,000	646
7,000-7,999	15	4	90.46	29,500	2.77	89.62	7,375	493
8,000-8,999	30	2	90.85	16,588	3.09	88.70	8,294	2,296
9,000-9,999	12	2	91.24	18,000	3.44	87.83	9,000	
10,000-19,999	31	14	93.96	183,308	7.00	80.98	13,093	5,254
20,000-29,999	51	7	95.33	153,500	9.97	76.07	21,928	2,383
30,000-39,999	36	4	96.10	128,475	12.46	72.03	32,118	5,920
40,000-49,999	50	5	97.08	212,393	16.57	68.88	42,478	10,297
50,000-59,999	36	2	97.47	100,000	18.51	66.36	50,000	8,460
70,000-79,999	44	3	98.05	226,828	22.91	61.58	75,609	9,246
80,000-89,999	96	1	98.24	80,000	24.46	59.84	80,000	17,573
100,000-199,999	60	2	98.63	345,000	31.14	41.72	172,500	12,725
200,000-299,999	30	2	99.02	499,139	40.81	30.11	249,569	14,235
300,000-399,999	48	2	99.41	654,195	53.49	23.25	327,097	23,642
400,000-499,999	48	1	99.61	400,000	61.24	19.37	400,000	8,049
500,000-999,999	72	1	99.80	500,000	70.93	9.68	500,000	5,763
1,000,000-1,999,999	36	1	100.00	1,500,000	100.00	.00	1,500,000	787
TOTAL	19	514	.00	5,160,801	.00	.00	10,040	1,190

Total Paid Only

111

Average on Paid only

46,494

TABLE II

Claim Count and Loss Charts

We have in what follows a summary of a few of the significant variables found in Table I here presented as a longitudinal study across the five years from 1981 to 1985 in detail. The block graphs show data for each year for the Physicians' Claims, Hospital Claims and All Claims. The category "All" includes dentists, nurses and other professionals so that "All" is always greater than the sum of Physicians and Hospitals which are the largest two subcomponents.

The order of the block graphs is first one of total claim count, including the "CWP's" and then the claim count, excluding the "CWP's." We then develop the average loss including the "CWP's" and again excluding the "CWP's."

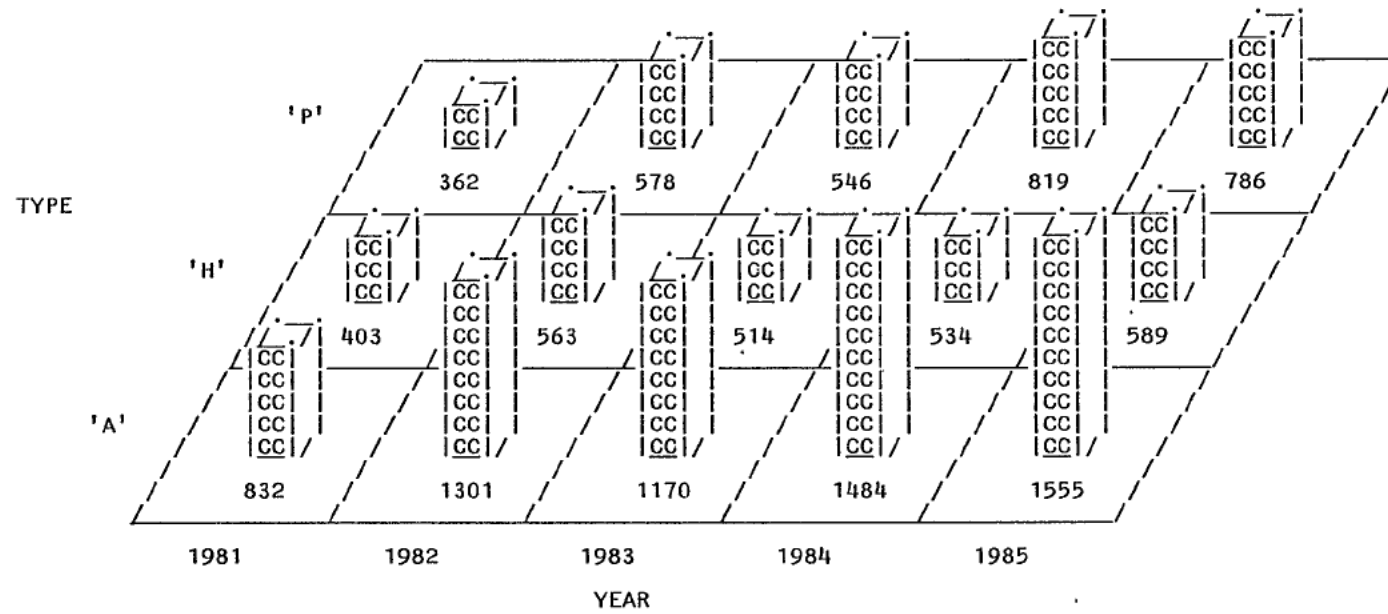
Lastly, we show the total indemnity paid as based upon the closed claim reports submitted to us by cooperating insurers.

The amount shown drawn from our closed claims for 1985 all losses is \$39,011,606. We have, as reported to us by all insurers on the Page 14 Supplement to Missouri, the amount paid as \$48,843,429. The difference of \$9,831,743 may be due to payments for claims not yet closed or due to the practice of some insurers of not releasing closed claims until they are completely finalized. We are investigating the discrepancies with each insurer.

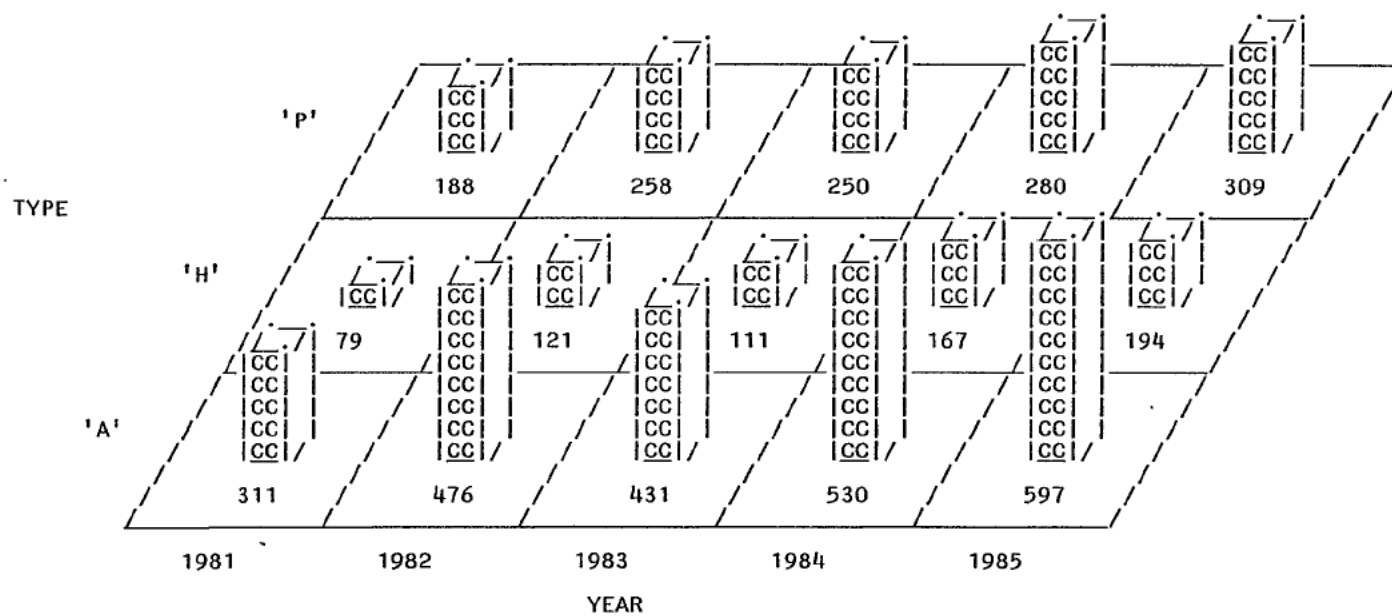
In the table you may note that:

- 'A' represents All Claims
- 'H' represents Hospital only claims
- 'P' represents Physician only claims

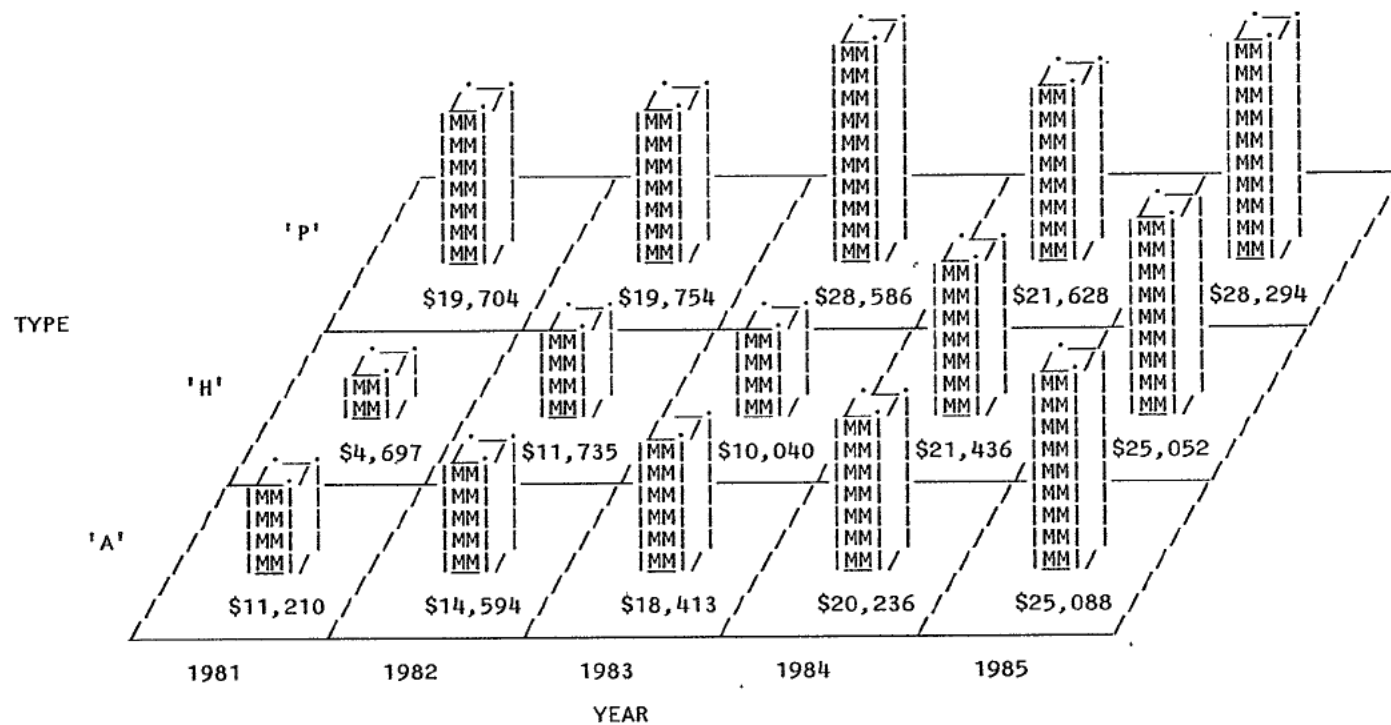
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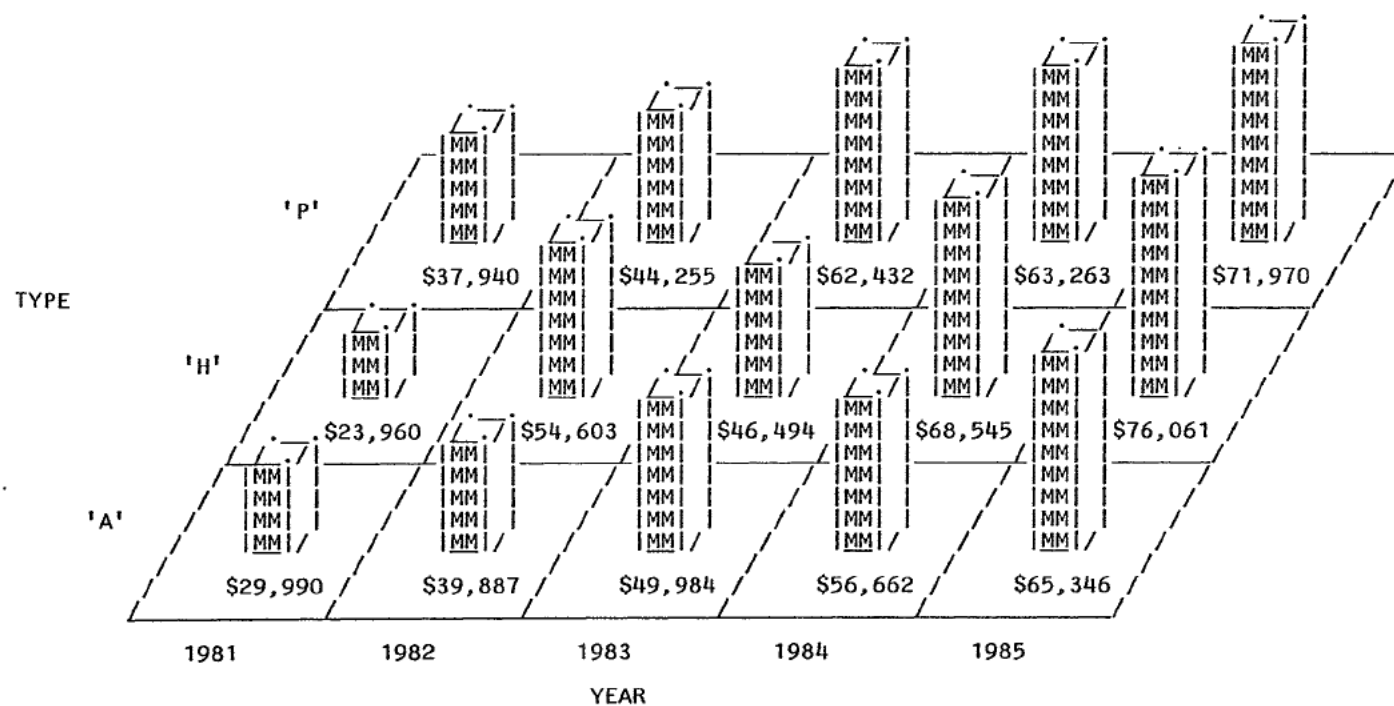
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BLOCK CHART OF PDMEAN



TOTAL LOSSES BY YEAR
BLOCK CHART OF LOSSES

8:30 WEDNESDAY, NOVEMBER 19, 1986 5

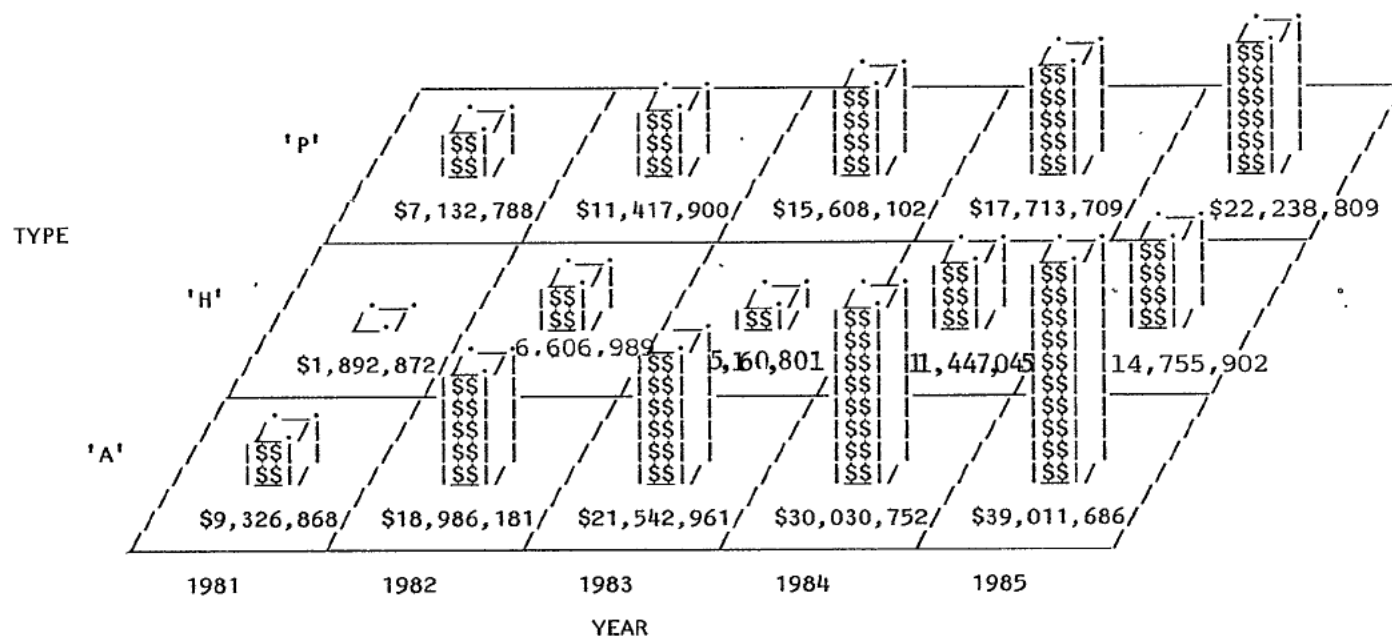


TABLE III

Time Summary from Incident to Report
(Amounts Limited to \$100,000)

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar, but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100 K ?	Time to Report or Closure?
Table III	Yes	Report
Table VI	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at all claims for 1985 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 576 of the incidents were reported within six months of the incident that caused the claim. Of these 576, only 189 were finally paid in 1985, although all were closed by definition. The total indemnity for the 576 reported, or 189 paid was \$4,435,138 (which in terms of paid only is an average loss of \$23,466.34). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out for all claims.

When we look at the same table in cumulative percentage format, we can see that 95% of the paid incidents were reported in three and one half years (42 months), but only 91% of the losses were in by then. This shows again that the larger losses take longer to be reported.

The limitation that if losses exceed \$100,000 they are set at \$100,000 is a statistical device intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical device is to see how the claims would function as a normal distribution.

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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
ALL CLAIMS

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	576	189	4,435,138	1,078,154
007-012	256	115	4,098,081	1,170,927
013-018	141	55	1,437,960	765,313
019-024	295	119	5,403,178	1,669,507
025-030	165	64	2,160,230	674,142
031-036	38	17	738,672	94,845
037-042	21	4	191,800	85,083
043-048	6			2,647
049-054	8	6	525,000	27,130
055-060	7			19,881
061-066	4	1	4,000	5,823
067-072	3	2	100,500	8,464
073-078	4	3	44,250	9,913
079-084	2	2	131,079	17,517
085-090	7	4	177,000	22,099
091-096	5	4	117,500	11,425
097-102	3	3	201,000	18,428
103-108	1	1	100,000	4,635
115-120	5	3	10,038	3,433
121-180	8	5	340,698	40,058
TOTAL	1,555	597	20,216,124	5,729,424

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TIME SUMMARY FROM INCIDENT TO REPORT
CUMULATIVE PERCENTAGES
CLAIMS CLOSED IN 1985
ALL CLAIMS

PAGE 1

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	21%	18%
007-012	53%	50%	42%	39%
013-018	62%	60%	49%	52%
019-024	81%	80%	76%	81%
025-030	92%	90%	86%	93%
031-036	94%	93%	90%	95%
037-042	95%	94%	91%	96%
043-048	96%	94%	91%	96%
049-054	96%	95%	93%	97%
055-060	97%	95%	93%	97%
061-066	97%	95%	93%	97%
067-072	97%	95%	94%	97%
073-078	98%	96%	94%	97%
079-084	98%	96%	95%	98%
085-090	98%	97%	96%	98%
091-096	98%	97%	96%	98%
097-102	99%	98%	97%	99%
103-108	99%	98%	98%	99%
115-120	99%	99%	98%	99%
121-180	100%	100%	100%	100%

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AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	143	55	2,011,208	545,137
007-012	139	58	2,872,666	756,464
013-018	82	24	1,077,881	601,392
019-024	215	85	4,513,595	1,304,070
025-030	124	47	1,719,080	500,406
031-036	26	11	587,422	65,921
037-042	12	2	190,000	69,056
043-048	6			2,647
049-054	7	6	525,000	27,130
055-060	4			16,303
061-066	2	1	4,000	337
067-072	1	1	100,000	7,872
073-078	4	3	44,250	9,913
079-084	2	2	131,079	17,517
085-090	6	4	177,000	22,099
091-096	5	4	117,500	11,425
097-102	2	2	200,000	15,062
103-108	1	1	100,000	4,635
115-120	4	3	10,038	3,433
121-180	1			2,672
TOTAL	786	309	14,380,719	3,983,491

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	17%	13%	13%
007-012	35%	36%	33%	32%
013-018	46%	44%	41%	47%
019-024	73%	71%	72%	80%
025-030	89%	87%	84%	93%
031-036	92%	90%	88%	94%
037-042	94%	91%	90%	96%
043-048	95%	91%	90%	96%
049-054	95%	93%	93%	97%
055-060	96%	93%	93%	97%
061-066	96%	93%	93%	97%
067-072	96%	93%	94%	97%
073-078	97%	94%	94%	98%
079-084	97%	95%	95%	98%
085-090	98%	96%	97%	99%
091-096	98%	98%	97%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	351	96	2,222,594	454,681
007-012	89	40	874,526	248,787
013-018	34	15	269,455	105,318
019-024	61	25	681,000	329,922
025-030	27	9	198,800	125,226
031-036	10	4	143,750	27,992
037-042	3			9,539
055-060	3			3,578
061-066	2			5,486
067-072	1			
085-090	1			
097-102	1	1	1,000	3,366
121-180	6	4	340,000	37,386
TOTAL	589	194	4,731,125	1,351,281

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	59%	49%	46%	33%
007-012	74%	70%	65%	52%
013-018	80%	77%	71%	59%
019-024	90%	90%	85%	84%
025-030	95%	95%	89%	93%
031-036	97%	97%	92%	95%
037-042	97%	97%	92%	96%
055-060	98%	97%	92%	96%
061-066	98%	97%	92%	96%
067-072	98%	97%	92%	96%
085-090	98%	97%	92%	96%
097-102	98%	97%	92%	97%
121-180	100%	100%	100%	100%

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	646	203	5,180,275	1,270,728
007-012	215	85	2,167,785	557,929
013-018	142	62	2,282,061	656,391
019-024	239	99	2,771,398	1,152,790
025-030	125	36	1,366,500	526,627
031-036	32	11	330,275	154,494
037-042	24	10	79,100	46,372
043-048	7	6	315,100	52,777
049-054	10	2	85,000	16,450
055-060	7	4	335,000	181,385
061-066	3	2	35,000	1,765
067-072	3			15,400
073-078	2			7,500
079-084	5	3	49,327	28,216
085-090	4			1,404
091-096	3	2	8,250	408
097-102	3			79
103-108	5	3	139,796	14,454
121-180	3			
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,480	530	15,149,834	4,685,169

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	38%	34%	27%
007-012	58%	54%	48%	39%
013-018	67%	66%	63%	53%
019-024	83%	84%	81%	77%
025-030	92%	91%	90%	88%
031-036	94%	93%	93%	92%
037-042	96%	95%	93%	93%
043-048	96%	96%	95%	94%
049-054	97%	96%	96%	94%
055-060	97%	97%	98%	98%
061-066	97%	98%	98%	98%
067-072	98%	98%	98%	98%
073-078	98%	98%	98%	99%
079-084	98%	98%	98%	99%
085-090	98%	98%	98%	99%
091-096	99%	99%	99%	99%
097-102	99%	99%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	253	79	2,951,643	777,482
007-012	119	40	1,210,600	273,450
013-018	100	40	1,495,461	435,462
019-024	167	66	2,098,491	848,071
025-030	95	26	1,067,500	358,044
031-036	25	8	225,900	121,949
037-042	17	6	63,500	29,473
043-048	4	3	207,000	37,762
049-054	9	1	75,000	15,779
055-060	3	2	135,000	60,379
061-066	2	2	35,000	1,765
067-072	3			15,400
073-078	1			7,500
079-084	2	2	41,827	19,373
085-090	4			1,404
091-096	2	1	6,000	
097-102	3			79
103-108	5	3	139,796	14,454
121-180	1			
181-240	1	1	2,467	
TOTAL	816	280	9,755,185	3,017,826

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	31%	28%	30%	25%
007-012	45%	42%	42%	34%
013-018	57%	56%	57%	49%
019-024	78%	80%	79%	77%
025-030	89%	89%	90%	89%
031-036	93%	92%	92%	93%
037-042	95%	94%	93%	94%
043-048	95%	95%	95%	95%
049-054	96%	96%	96%	96%
055-060	97%	96%	97%	98%
061-066	97%	97%	98%	98%
067-072	97%	97%	98%	98%
073-078	97%	97%	98%	98%
079-084	98%	98%	98%	99%
085-090	98%	98%	98%	99%
091-096	98%	98%	98%	99%
097-102	99%	98%	98%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
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AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	324	80	1,770,691	443,914
007-012	77	31	761,143	224,471
013-018	33	18	765,650	213,846
019-024	60	25	640,167	293,216
025-030	19	5	273,500	146,291
031-036	6	2	102,500	30,607
037-042	3	1	1,000	16,007
043-048	1	1	100,000	14,741
055-060	4	2	200,000	121,006
061-066	1			
073-078	1			
079-084	1	1	7,500	3,800
121-180	2			
OVER 240	1	1	2,500	
TOTAL	533	167	4,624,651	1,507,899

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	60%	47%	38%	29%
007-012	75%	66%	54%	44%
013-018	81%	77%	71%	58%
019-024	92%	92%	85%	77%
025-030	96%	95%	91%	87%
031-036	97%	96%	93%	89%
037-042	97%	97%	93%	90%
043-048	98%	97%	95%	91%
055-060	98%	98%	99%	99%
061-066	99%	98%	99%	99%
073-078	99%	98%	99%	99%
079-084	99%	99%	99%	100%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	561	156	3,490,397	636,174
007-012	144	65	1,835,588	323,012
013-018	111	49	1,653,854	580,594
019-024	156	67	2,172,172	758,846
025-030	110	45	1,250,450	456,783
031-036	25	14	251,500	63,396
037-042	11	6	69,474	28,996
043-048	7	5	7,750	7,658
049-054	9	8	561,150	134,178
055-060	11	7	174,000	156,634
061-066	3	1	100,000	21,099
067-072	3	2	200,000	20,448
073-078	5	1	750	5,421
079-084	3	2	200,000	5,126
085-090	1			
097-102	1			2,764
103-108	1	1	100,000	24,484
109-114	1	1	10,000	990
115-120	2	1	50,000	14,681
121-180	5			843
TOTAL	1,170	431	12,127,085	3,242,127

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	47%	36%	28%	19%
007-012	60%	51%	43%	29%
013-018	69%	62%	57%	47%
019-024	83%	78%	75%	70%
025-030	92%	88%	85%	84%
031-036	94%	91%	87%	86%
037-042	95%	93%	88%	87%
043-048	96%	94%	88%	88%
049-054	96%	96%	93%	92%
055-060	97%	97%	94%	97%
061-066	98%	98%	95%	97%
067-072	98%	98%	97%	98%
073-078	98%	98%	97%	98%
079-084	99%	99%	98%	98%
085-090	99%	99%	98%	98%
097-102	99%	99%	98%	98%
103-108	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	139	55	2,183,481	464,815
007-012	82	44	1,463,355	233,692
013-018	76	34	1,326,600	453,058
019-024	109	50	1,813,844	625,736
025-030	79	32	1,095,905	366,223
031-036	18	12	235,000	41,762
037-042	6	4	36,000	21,059
043-048	4	2	3,375	4,185
049-054	4	4	375,000	73,931
055-060	10	6	173,000	152,748
061-066	1	1	100,000	14,035
067-072	3	2	200,000	20,448
073-078	3			5,058
079-084	3	2	200,000	5,126
085-090	1			
097-102	1			2,764
109-114	1	1	10,000	990
115-120	2	1	50,000	14,681
121-180	4			843
TOTAL	546	250	9,265,560	2,501,154

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	25%	22%	23%	18%
007-012	40%	39%	39%	27%
013-018	54%	53%	53%	46%
019-024	74%	73%	73%	71%
025-030	88%	86%	85%	85%
031-036	92%	90%	87%	87%
037-042	93%	92%	88%	88%
043-048	93%	93%	88%	88%
049-054	94%	94%	92%	91%
055-060	96%	97%	93%	97%
061-066	96%	97%	95%	98%
067-072	97%	98%	97%	98%
073-078	97%	98%	97%	99%
079-084	98%	99%	99%	99%
085-090	98%	99%	99%	99%
097-102	98%	99%	99%	99%
109-114	98%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	371	67	1,126,098	146,552
007-012	47	12	240,081	69,957
013-018	27	9	229,490	123,231
019-024	33	9	197,128	95,898
025-030	20	7	52,170	60,175
031-036	5	1	12,500	16,735
037-042	3	1	22,500	7,569
043-048	1	1	1,500	3,314
049-054	3	2	180,000	60,247
055-060	1	1	1,000	3,886
061-066	1			
103-108	1	1	100,000	24,484
121-180	1			
TOTAL	514	111	2,162,467	612,048

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	72%	60%	52%	23%
007-012	81%	71%	63%	35%
013-018	86%	79%	73%	55%
019-024	92%	87%	82%	71%
025-030	96%	93%	85%	81%
031-036	97%	94%	85%	83%
037-042	98%	95%	86%	84%
043-048	98%	96%	87%	85%
049-054	99%	98%	95%	95%
055-060	99%	99%	95%	95%
061-066	99%	99%	95%	95%
103-108	99%	100%	100%	100%
121-180	100%	100%	100%	100%

TABLE IV

Time Summary from Incident to Report
(No Limits on Amounts)

These tables are identical to those preceding, except that the device of using a limit is ended so that we can see the full effect of all the claims at full value.

We see in the first example that 95% of the paid incidents were reported in 42 months as before, but that the total indemnity has increased from 20,216,124 to 39,011,686 due to dropping the limit of \$100,000.

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	576	189	7,114,404	1,078,154
007-012	256	115	6,326,930	1,170,927
013-018	141	55	1,863,586	765,313
019-024	295	119	14,041,450	1,669,507
025-030	165	64	4,298,779	674,142
031-036	38	17	1,423,672	94,845
037-042	21	4	291,800	85,083
043-048	6			2,647
049-054	8	6	725,000	27,130
055-060	7			19,881
061-066	4	1	4,000	5,823
067-072	3	2	100,500	8,464
073-078	4	3	44,250	9,913
079-084	2	2	231,079	17,517
085-090	7	4	177,000	22,099
091-096	5	4	217,500	11,425
097-102	3	3	201,000	18,428
103-108	1	1	100,000	4,635
115-120	5	3	10,038	3,433
121-180	8	5	1,840,698	40,058
TOTAL	1,555	597	39,011,686	5,729,424

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	18%	18%
007-012	53%	50%	34%	39%
013-018	62%	60%	39%	52%
019-024	81%	80%	75%	81%
025-030	92%	90%	86%	93%
031-036	94%	93%	89%	95%
037-042	95%	94%	90%	96%
043-048	96%	94%	90%	96%
049-054	96%	95%	92%	97%
055-060	97%	95%	92%	97%
061-066	97%	95%	92%	97%
067-072	97%	95%	92%	97%
073-078	98%	96%	92%	97%
079-084	98%	96%	93%	98%
085-090	98%	97%	93%	98%
091-096	98%	97%	94%	98%
097-102	99%	98%	94%	99%
103-108	99%	98%	95%	99%
115-120	99%	99%	95%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	143	55	3,150,342	545,137
007-012	139	58	3,907,341	756,464
013-018	82	24	1,503,507	601,392
019-024	215	85	7,916,201	1,304,070
025-030	124	47	2,940,129	500,406
031-036	26	11	722,422	65,921
037-042	12	2	290,000	69,056
043-048	6			2,647
049-054	7	6	725,000	27,130
055-060	4			16,303
061-066	2	1	4,000	337
067-072	1	1	100,000	7,872
073-078	4	3	44,250	9,913
079-084	2	2	231,079	17,517
085-090	6	4	177,000	22,099
091-096	5	4	217,500	11,425
097-102	2	2	200,000	15,062
103-108	1	1	100,000	4,635
115-120	4	3	10,038	3,433
121-180	1			2,672
TOTAL	786	309	22,238,809	3,983,491

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	17%	14%	13%
007-012	35%	36%	31%	32%
013-018	46%	44%	38%	47%
019-024	73%	71%	74%	80%
025-030	89%	87%	87%	93%
031-036	92%	90%	90%	94%
037-042	94%	91%	91%	96%
043-048	95%	91%	91%	96%
049-054	95%	93%	95%	97%
055-060	96%	93%	95%	97%
061-066	96%	93%	95%	97%
067-072	96%	93%	95%	97%
073-078	97%	94%	95%	98%
079-084	97%	95%	96%	98%
085-090	98%	96%	97%	99%
091-096	98%	98%	98%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	351	96	3,762,726	454,681
007-012	89	40	1,279,526	248,787
013-018	34	15	269,455	105,318
019-024	61	25	5,810,645	329,922
025-030	27	9	1,098,800	125,226
031-036	10	4	693,750	27,992
037-042	3			9,539
055-060	3			3,578
061-066	2			5,486
067-072	1			
085-090	1			
097-102	1	1	1,000	3,366
121-180	6	4	1,840,000	37,386
TOTAL	589	194	14,755,902	1,351,281

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	59%	49%	25%	33%
007-012	74%	70%	34%	52%
013-018	80%	77%	35%	59%
019-024	90%	90%	75%	84%
025-030	95%	95%	82%	93%
031-036	97%	97%	87%	95%
037-042	97%	97%	87%	96%
055-060	98%	97%	87%	96%
061-066	98%	97%	87%	96%
067-072	98%	97%	87%	96%
085-090	98%	97%	87%	96%
097-102	98%	97%	87%	97%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	646	203	10,126,409	1,270,728
007-012	215	85	4,260,747	557,929
013-018	142	62	3,242,958	656,391
019-024	239	99	5,639,127	1,152,790
025-030	125	36	3,483,726	526,627
031-036	32	11	1,317,275	154,494
037-042	24	10	79,100	46,372
043-048	7	6	925,100	52,777
049-054	10	2	85,000	16,450
055-060	7	4	633,970	181,385
061-066	3	2	35,000	1,765
067-072	3			15,400
073-078	2			7,500
079-084	5	3	49,327	28,216
085-090	4			1,404
091-096	3	2	8,250	408
097-102	3			79
103-108	5	3	139,796	14,454
121-180	3			
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,480	530	30,030,752	4,685,169

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	43%	38%	33%	27%
007-012	58%	54%	47%	39%
013-018	67%	66%	58%	53%
019-024	83%	84%	77%	77%
025-030	92%	91%	89%	88%
031-036	94%	93%	93%	92%
037-042	96%	95%	93%	93%
043-048	96%	96%	96%	94%
049-054	97%	96%	97%	94%
055-060	97%	97%	99%	98%
061-066	97%	98%	99%	98%
067-072	98%	98%	99%	98%
073-078	98%	98%	99%	99%
079-084	98%	98%	99%	99%
085-090	98%	98%	99%	99%
091-096	99%	99%	99%	99%
097-102	99%	99%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	253	79	6,159,777	777,482
007-012	119	40	1,844,864	273,450
013-018	100	40	1,871,358	435,462
019-024	167	66	4,811,494	848,071
025-030	95	26	1,384,726	358,044
031-036	25	8	325,900	121,949
037-042	17	6	63,500	29,473
043-048	4	3	817,000	37,762
049-054	9	1	75,000	15,779
055-060	3	2	135,000	60,379
061-066	2	2	35,000	1,765
067-072	3			15,400
073-078	1			7,500
079-084	2	2	41,827	19,373
085-090	4			1,404
091-096	2	1	6,000	
097-102	3			79
103-108	5	3	139,796	14,454
121-180	1			
181-240	1	1	2,467	
TOTAL	816	280	17,713,709	3,017,826

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	31%	28%	34%	25%
007-012	45%	42%	45%	34%
013-018	57%	56%	55%	49%
019-024	78%	80%	82%	77%
025-030	89%	89%	90%	89%
031-036	93%	92%	92%	93%
037-042	95%	94%	92%	94%
043-048	95%	95%	97%	95%
049-054	96%	96%	97%	96%
055-060	97%	96%	98%	98%
061-066	97%	97%	98%	98%
067-072	97%	97%	98%	98%
073-078	97%	97%	98%	98%
079-084	98%	98%	99%	99%
085-090	98%	98%	99%	99%
091-096	98%	98%	99%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	100%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	324	80	3,408,691	443,914
007-012	77	31	2,219,841	224,471
013-018	33	18	1,350,650	213,846
019-024	60	25	794,893	293,216
025-030	19	5	2,073,500	146,291
031-036	6	2	989,500	30,607
037-042	3	1	1,000	16,007
043-048	1	1	100,000	14,741
055-060	4	2	498,970	121,006
061-066	1			
073-078	1			
079-084	1	1	7,500	3,800
121-180	2			
OVER 240	1	1	2,500	
TOTAL	533	167	11,447,045	1,507,899

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	60%	47%	29%	29%
007-012	75%	66%	49%	44%
013-018	81%	77%	60%	58%
019-024	92%	92%	67%	77%
025-030	96%	95%	86%	87%
031-036	97%	96%	94%	89%
037-042	97%	97%	94%	90%
043-048	98%	97%	95%	91%
055-060	98%	98%	99%	99%
061-066	99%	98%	99%	99%
073-078	99%	98%	99%	99%
079-084	99%	99%	99%	100%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	561	156	8,262,504	636,174
007-012	144	65	2,818,088	323,012
013-018	111	49	2,617,454	580,594
019-024	156	67	2,575,104	758,846
025-030	110	45	1,391,450	456,783
031-036	25	14	251,500	63,396
037-042	11	6	69,474	28,996
043-048	7	5	7,750	7,658
049-054	9	8	1,246,044	134,178
055-060	11	7	706,000	156,634
061-066	3	1	100,000	21,099
067-072	3	2	900,000	20,448
073-078	5	1	750	5,421
079-084	3	2	381,843	5,126
085-090	1			
097-102	1			2,764
103-108	1	1	155,000	24,484
109-114	1	1	10,000	990
115-120	2	1	50,000	14,681
121-180	5			843
TOTAL	1,170	431	21,542,961	3,242,127

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	47%	36%	38%	19%
007-012	60%	51%	51%	29%
013-018	69%	62%	63%	47%
019-024	83%	78%	75%	70%
025-030	92%	88%	81%	84%
031-036	94%	91%	83%	86%
037-042	95%	93%	83%	87%
043-048	96%	94%	83%	88%
049-054	96%	96%	89%	92%
055-060	97%	97%	92%	97%
061-066	98%	98%	93%	97%
067-072	98%	98%	97%	98%
073-078	98%	98%	97%	98%
079-084	99%	99%	99%	98%
085-090	99%	99%	99%	98%
097-102	99%	99%	99%	98%
103-108	99%	99%	99%	99%
109-114	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	139	55	4,396,393	464,815
007-012	82	44	2,445,855	233,692
013-018	76	34	2,156,061	453,058
019-024	109	50	2,141,776	625,736
025-030	79	32	1,236,905	366,223
031-036	18	12	235,000	41,762
037-042	6	4	36,000	21,059
043-048	4	2	3,375	4,185
049-054	4	4	809,894	73,931
055-060	10	6	705,000	152,748
061-066	1	1	100,000	14,035
067-072	3	2	900,000	20,448
073-078	3			5,058
079-084	3	2	381,843	5,126
085-090	1			
097-102	1			2,764
109-114	1	1	10,000	990
115-120	2	1	50,000	14,681
121-180	4			843
TOTAL	546	250	15,608,102	2,501,154

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	25%	22%	28%	18%
007-012	40%	39%	43%	27%
013-018	54%	53%	57%	46%
019-024	74%	73%	71%	71%
025-030	88%	86%	79%	85%
031-036	92%	90%	80%	87%
037-042	93%	92%	81%	88%
043-048	93%	93%	81%	88%
049-054	94%	94%	86%	91%
055-060	96%	97%	90%	97%
061-066	96%	97%	91%	98%
067-072	97%	98%	97%	98%
073-078	97%	98%	97%	99%
079-084	98%	99%	99%	99%
085-090	98%	99%	99%	99%
097-102	98%	99%	99%	99%
109-114	98%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	371	67	3,685,293	146,552
007-012	47	12	240,081	69,957
013-018	27	9	363,629	123,231
019-024	33	9	197,128	95,898
025-030	20	7	52,170	60,175
031-036	5	1	12,500	16,735
037-042	3	1	22,500	7,569
043-048	1	1	1,500	3,314
049-054	3	2	430,000	60,247
055-060	1	1	1,000	3,886
061-066	1			
103-108	1	1	155,000	24,484
121-180	1			
TOTAL	514	111	5,160,801	612,048

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	72%	60%	71%	23%
007-012	81%	71%	76%	35%
013-018	86%	79%	83%	55%
019-024	92%	87%	86%	71%
025-030	96%	93%	87%	81%
031-036	97%	94%	88%	83%
037-042	98%	95%	88%	84%
043-048	98%	96%	88%	85%
049-054	99%	98%	96%	95%
055-060	99%	99%	96%	95%
061-066	99%	99%	96%	95%
103-108	99%	100%	100%	100%
121-180	100%	100%	100%	100%

TABLE V

Time Summary from Incident to Closure
(Amounts Limited to \$100,000)

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity), remembering that generally the large losses take longer to mature and are harder to predict.

On this table claims are held to a maximum value of \$100,00 as a statistical cutoff device to moderate degree of skew.

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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	145	51	396,120	6,158
007-012	199	46	565,788	30,270
013-018	132	46	721,391	78,707
019-024	116	39	1,207,391	192,167
025-030	120	37	1,209,665	223,411
031-036	105	36	879,358	402,834
037-042	147	61	2,385,696	665,247
043-048	116	60	2,815,205	709,515
049-054	103	51	2,402,489	686,826
055-060	106	46	1,916,674	708,387
061-066	81	34	1,408,350	494,380
067-072	45	17	883,799	466,934
073-078	37	18	588,580	242,454
079-084	26	14	771,472	244,258
085-090	9	3	74,500	113,011
091-096	16	5	272,750	92,993
097-102	5	3	179,081	155,979
103-108	13	9	437,500	55,586
109-114	5	4	86,079	14,693
115-120	2	1	100,000	7,630
121-180	25	14	764,236	129,628
181-240	2	2	150,000	8,356
TOTAL	1,555	597	20,216,124	5,729,424

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	1%	%
007-012	22%	16%	4%	%
013-018	30%	23%	8%	2%
019-024	38%	30%	14%	5%
025-030	45%	36%	20%	9%
031-036	52%	42%	24%	16%
037-042	61%	52%	36%	27%
043-048	69%	62%	50%	40%
049-054	76%	71%	62%	52%
055-060	82%	79%	71%	64%
061-066	88%	84%	78%	73%
067-072	90%	87%	83%	81%
073-078	93%	90%	85%	85%
079-084	95%	93%	89%	89%
085-090	95%	93%	90%	91%
091-096	96%	94%	91%	93%
097-102	96%	94%	92%	96%
103-108	97%	96%	94%	97%
109-114	98%	97%	94%	97%
115-120	98%	97%	95%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8	128,658	4,392
007-012	32	11	228,188	8,526
013-018	35	10	206,166	41,886
019-024	54	18	843,975	141,258
025-030	63	16	639,115	125,318
031-036	58	15	416,228	138,316
037-042	90	28	1,384,197	407,152
043-048	80	39	2,095,335	487,326
049-054	76	35	1,863,989	503,747
055-060	83	35	1,632,041	543,877
061-066	57	20	1,188,500	322,408
067-072	33	14	760,827	382,567
073-078	28	14	553,830	174,702
079-084	22	12	720,972	212,864
085-090	7	3	74,500	77,039
091-096	14	4	269,000	91,644
097-102	5	3	179,081	155,979
103-108	13	9	437,500	55,586
109-114	5	4	86,079	14,693
115-120	1	1	100,000	2,144
121-180	15	9	522,538	83,711
181-240	1	1	50,000	8,356
TOTAL	786	309	14,380,719	3,983,491

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	0%	0%
007-012	5%	6%	2%	0%
013-018	10%	9%	3%	1%
019-024	17%	15%	9%	4%
025-030	25%	20%	14%	8%
031-036	32%	25%	17%	11%
037-042	44%	34%	26%	21%
043-048	54%	46%	41%	33%
049-054	63%	58%	54%	46%
055-060	74%	69%	65%	60%
061-066	81%	76%	73%	68%
067-072	85%	80%	79%	77%
073-078	89%	85%	83%	82%
079-084	92%	88%	88%	87%
085-090	93%	89%	88%	89%
091-096	94%	91%	90%	91%
097-102	95%	92%	91%	95%
103-108	97%	95%	94%	97%
109-114	97%	96%	95%	97%
115-120	97%	96%	96%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	100	23	197,866	1,766
007-012	139	22	240,044	19,700
013-018	74	23	455,703	32,442
019-024	42	15	214,412	39,078
025-030	39	14	481,750	79,155
031-036	35	14	225,730	79,558
037-042	45	24	909,750	246,626
043-048	25	14	505,620	131,076
049-054	21	13	533,000	172,515
055-060	17	8	217,500	142,947
061-066	18	12	214,500	161,499
067-072	11	2	109,500	79,255
073-078	8	4	34,750	49,752
079-084	3	1	50,000	30,802
085-090	2			35,972
091-096	1			
115-120	1			5,486
121-180	7	4	241,000	43,652
181-240	1	1	100,000	
TOTAL	589	194	4,731,125	1,351,281

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	16%	11%	4%	0%
007-012	40%	23%	9%	1%
013-018	53%	35%	18%	3%
019-024	60%	42%	23%	6%
025-030	66%	50%	33%	12%
031-036	72%	57%	38%	18%
037-042	80%	69%	57%	36%
043-048	84%	76%	68%	46%
049-054	88%	83%	79%	59%
055-060	91%	87%	84%	69%
061-066	94%	93%	88%	81%
067-072	96%	94%	91%	87%
073-078	97%	96%	91%	91%
079-084	97%	97%	92%	93%
085-090	98%	97%	92%	96%
091-096	98%	97%	92%	96%
115-120	98%	97%	92%	96%
121-180	99%	99%	97%	100%
181-240	100%	100%	100%	100%

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MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1984
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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	158	42	226,880	4,867
007-012	199	50	590,122	10,499
013-018	126	32	570,081	51,761
019-024	117	49	1,118,058	183,497
025-030	144	47	1,763,154	252,761
031-036	134	60	1,870,254	451,442
037-042	122	39	1,273,710	548,900
043-048	121	60	2,418,575	645,299
049-054	68	34	1,112,289	455,204
055-060	71	24	832,779	571,913
061-066	38	13	327,500	190,690
067-072	51	20	761,050	334,720
073-078	40	15	698,250	300,199
079-084	21	10	430,750	206,675
085-090	13	4	151,327	118,517
091-096	18	12	179,892	113,169
097-102	11	6	358,400	129,961
103-108	4			17
109-114	4	4	212,046	27,677
115-120	4	2	76,000	25,145
121-180	18	5	173,750	63,406
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,484	530	15,149,834	4,686,319

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	10%	7%	1%	%
007-012	24%	17%	5%	%
013-018	32%	23%	9%	1%
019-024	40%	32%	16%	5%
025-030	50%	41%	28%	10%
031-036	59%	52%	40%	20%
037-042	67%	60%	48%	32%
043-048	75%	71%	64%	45%
049-054	80%	77%	72%	55%
055-060	84%	82%	77%	67%
061-066	87%	84%	79%	71%
067-072	90%	88%	84%	78%
073-078	93%	91%	89%	85%
079-084	95%	93%	92%	89%
085-090	95%	94%	93%	92%
091-096	97%	96%	94%	94%
097-102	97%	97%	96%	97%
103-108	98%	97%	96%	97%
109-114	98%	98%	98%	98%
115-120	98%	98%	98%	98%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
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AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	24	10	131,723	4,281
007-012	39	10	183,575	4,234
013-018	50	12	142,050	14,808
019-024	69	25	726,693	83,480
025-030	99	30	1,312,041	167,361
031-036	92	34	1,331,334	299,822
037-042	91	22	722,310	320,255
043-048	87	37	1,438,750	386,988
049-054	51	27	939,039	334,309
055-060	45	11	378,955	345,337
061-066	34	11	247,500	171,043
067-072	37	12	605,000	208,418
073-078	33	11	462,250	247,382
079-084	15	7	325,250	92,496
085-090	12	4	151,327	113,474
091-096	9	5	154,725	50,254
097-102	8	3	150,900	83,672
103-108	3			17
109-114	3	3	207,046	27,677
115-120	4	2	76,000	25,145
121-180	13	3	66,250	38,523
181-240	1	1	2,467	
TOTAL	819	280	9,755,185	3,018,976

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	7%	7%	3%	%
013-018	13%	11%	4%	%
019-024	22%	20%	12%	3%
025-030	34%	31%	25%	9%
031-036	45%	43%	39%	19%
037-042	56%	51%	46%	29%
043-048	67%	64%	61%	42%
049-054	73%	73%	71%	53%
055-060	78%	77%	74%	64%
061-066	83%	81%	77%	70%
067-072	87%	86%	83%	77%
073-078	91%	90%	88%	85%
079-084	93%	92%	91%	88%
085-090	94%	93%	93%	92%
091-096	96%	95%	94%	94%
097-102	97%	96%	96%	96%
103-108	97%	96%	96%	96%
109-114	97%	97%	98%	97%
115-120	98%	98%	99%	98%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	102	12	35,847	295
007-012	137	24	300,674	1,118
013-018	62	14	278,031	14,909
019-024	35	14	217,333	90,945
025-030	34	12	407,613	67,078
031-036	35	19	467,170	136,610
037-042	24	12	510,800	221,593
043-048	29	20	975,350	251,842
049-054	15	6	163,250	120,003
055-060	21	10	408,666	184,539
061-066	4	2	80,000	19,647
067-072	9	4	103,500	113,267
073-078	7	4	236,000	52,817
079-084	3	2	105,000	104,745
091-096	7	5	12,917	57,319
097-102	3	3	207,500	46,289
109-114	1	1	5,000	
121-180	5	2	107,500	24,883
OVER 240	1	1	2,500	
TOTAL	534	167	4,624,651	1,507,899

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	7%	%	%
007-012	44%	21%	7%	%
013-018	56%	29%	13%	1%
019-024	62%	38%	17%	7%
025-030	69%	45%	26%	11%
031-036	75%	56%	36%	20%
037-042	80%	64%	47%	35%
043-048	85%	76%	69%	52%
049-054	88%	79%	72%	59%
055-060	92%	85%	81%	72%
061-066	93%	86%	83%	73%
067-072	94%	89%	85%	81%
073-078	96%	91%	90%	84%
079-084	96%	92%	92%	91%
091-096	98%	95%	93%	95%
097-102	98%	97%	97%	98%
109-114	98%	98%	97%	98%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	192	45	206,316	14,467
007-012	199	35	495,395	14,000
013-018	92	32	313,303	22,576
019-024	82	36	935,730	80,726
025-030	86	37	1,358,505	127,718
031-036	85	30	864,525	208,870
037-042	68	31	805,810	316,870
043-048	67	43	1,152,338	321,988
049-054	56	31	1,147,931	308,739
055-060	81	36	1,440,538	515,854
061-066	32	10	308,000	170,838
067-072	29	15	865,488	223,226
073-078	22	11	361,500	330,794
079-084	13	6	302,750	80,498
085-090	15	7	284,831	81,174
091-096	6	4	151,500	18,814
097-102	8	4	380,000	84,168
103-108	5	3	145,000	126,875
109-114	8	5	246,125	74,112
115-120	4	1	100,000	31,867
121-180	20	9	261,500	87,953
TOTAL	1,170	431	12,127,085	3,242,127

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	16%	10%	1%	%
007-012	33%	18%	5%	%
013-018	41%	25%	8%	1%
019-024	48%	34%	16%	4%
025-030	55%	42%	27%	8%
031-036	62%	49%	34%	14%
037-042	68%	57%	41%	24%
043-048	74%	67%	50%	34%
049-054	79%	74%	60%	43%
055-060	86%	82%	71%	59%
061-066	88%	84%	74%	64%
067-072	91%	88%	81%	71%
073-078	93%	90%	84%	81%
079-084	94%	92%	87%	84%
085-090	95%	93%	89%	86%
091-096	96%	94%	90%	87%
097-102	96%	95%	93%	90%
103-108	97%	96%	94%	94%
109-114	97%	97%	97%	96%
115-120	98%	97%	97%	97%
121-180	100%	100%	100%	100%

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TIME SUMMARY FROM INCIDENT TO CLOSURE
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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	7	22,624	8,238
007-012	39	13	252,860	10,925
013-018	31	16	226,500	9,517
019-024	40	21	596,245	50,158
025-030	57	29	1,304,708	113,456
031-036	58	19	656,548	126,028
037-042	45	20	517,836	231,138
043-048	40	21	716,375	236,952
049-054	35	19	997,166	219,543
055-060	64	26	1,158,210	429,315
061-066	27	8	265,500	144,500
067-072	23	13	764,988	205,685
073-078	18	10	360,500	308,234
079-084	7	3	201,500	26,893
085-090	9	5	236,500	52,030
091-096	4	3	150,000	9,350
097-102	7	3	300,000	66,595
103-108	4	3	145,000	119,273
109-114	5	4	152,500	55,471
115-120	3			7,383
121-180	17	7	240,000	70,470
TOTAL	546	250	9,265,560	2,501,154

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
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AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	2%	%	%
007-012	9%	8%	2%	%
013-018	15%	14%	5%	1%
019-024	22%	22%	11%	3%
025-030	32%	34%	25%	7%
031-036	43%	42%	33%	12%
037-042	51%	50%	38%	21%
043-048	59%	58%	46%	31%
049-054	65%	66%	57%	40%
055-060	77%	76%	69%	57%
061-066	82%	79%	72%	63%
067-072	86%	84%	80%	71%
073-078	89%	88%	84%	83%
079-084	91%	90%	86%	84%
085-090	92%	92%	89%	86%
091-096	93%	93%	90%	87%
097-102	94%	94%	94%	89%
103-108	95%	95%	95%	94%
109-114	96%	97%	97%	96%
115-120	96%	97%	97%	97%
121-180	100%	100%	100%	100%

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MISSOURI
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DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	158	23	150,212	5,679
007-012	142	13	218,800	2,840
013-018	53	13	76,208	11,629
019-024	32	8	243,471	29,072
025-030	21	4	38,887	9,497
031-036	25	9	202,977	78,128
037-042	17	7	174,000	55,452
043-048	13	10	294,838	72,426
049-054	13	7	79,415	74,958
055-060	13	6	192,328	67,462
061-066	3	1	40,000	20,838
067-072	4	1	100,000	16,806
073-078	4	1	1,000	22,560
079-084	3	2	100,500	46,178
085-090	6	2	48,331	29,144
091-096	1			2,237
097-102	1	1	80,000	17,573
103-108	1			7,602
115-120	1	1	100,000	24,484
121-180	3	2	21,500	17,483
TOTAL	514	111	2,162,467	612,048

MISSOURI
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TIME SUMMARY FROM INCIDENT TO CLOSURE
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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	30%	20%	6%	%
007-012	58%	32%	17%	1%
013-018	68%	44%	20%	3%
019-024	74%	51%	31%	8%
025-030	78%	54%	33%	9%
031-036	83%	63%	43%	22%
037-042	87%	69%	51%	31%
043-048	89%	78%	64%	43%
049-054	92%	84%	68%	55%
055-060	94%	90%	77%	66%
061-066	95%	90%	79%	69%
067-072	96%	91%	83%	72%
073-078	96%	92%	83%	76%
079-084	97%	94%	88%	83%
085-090	98%	96%	90%	88%
091-096	98%	96%	90%	89%
097-102	99%	97%	94%	91%
103-108	99%	97%	94%	93%
115-120	99%	98%	99%	97%
121-180	100%	100%	100%	100%

TABLE VI

Time Summary from Incident to Closure
(No Limits on Amounts)

Just as in the prior tables, these are for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. . We can see that for all claims in 1985, 95% of the paid claims are closed by the 84th month but this represents only 88% of the indemnity.

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	145	51	396,120	6,158
007-012	199	46	860,470	30,270
013-018	132	46	726,391	78,707
019-024	116	39	2,369,980	192,167
025-030	120	37	2,605,920	223,411
031-036	105	36	1,776,032	402,834
037-042	147	61	4,287,977	665,247
043-048	116	60	8,810,848	709,515
049-054	103	51	3,701,633	686,826
055-060	106	46	3,562,971	708,387
061-066	81	34	1,824,804	494,380
067-072	45	17	1,308,444	466,934
073-078	37	18	939,478	242,454
079-084	26	14	1,171,472	244,258
085-090	9	3	74,500	113,011
091-096	16	5	277,750	92,993
097-102	5	3	279,081	155,979
103-108	13	9	537,500	55,586
109-114	5	4	86,079	14,693
115-120	2	1	200,000	7,630
121-180	25	14	2,564,236	129,628
181-240	2	2	650,000	8,356
TOTAL	1,555	597	39,011,686	5,729,424

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	1%	%
007-012	22%	16%	3%	%
013-018	30%	23%	5%	2%
019-024	38%	30%	11%	5%
025-030	45%	36%	17%	9%
031-036	52%	42%	22%	16%
037-042	61%	52%	33%	27%
043-048	69%	62%	55%	40%
049-054	76%	71%	65%	52%
055-060	82%	79%	74%	64%
061-066	88%	84%	79%	73%
067-072	90%	87%	82%	81%
073-078	93%	90%	85%	85%
079-084	95%	93%	88%	89%
085-090	95%	93%	88%	91%
091-096	96%	94%	88%	93%
097-102	96%	94%	89%	96%
103-108	97%	96%	91%	97%
109-114	98%	97%	91%	97%
115-120	98%	97%	91%	97%
121-180	99%	99%	98%	99%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8	128,658	4,392
007-012	32	11	251,513	8,526
013-018	35	10	206,166	41,886
019-024	54	18	1,606,564	141,258
025-030	63	16	796,595	125,318
031-036	58	15	506,228	138,316
037-042	90	28	2,576,478	407,152
043-048	80	39	2,834,957	487,326
049-054	76	35	2,988,133	503,747
055-060	83	35	2,728,338	543,877
061-066	57	20	1,604,954	322,408
067-072	33	14	1,160,827	382,567
073-078	28	14	904,728	174,702
079-084	22	12	1,120,972	212,864
085-090	7	3	74,500	77,039
091-096	14	4	274,000	91,644
097-102	5	3	279,081	155,979
103-108	13	9	537,500	55,586
109-114	5	4	86,079	14,693
115-120	1	1	200,000	2,144
121-180	15	9	1,322,538	83,711
181-240	1	1	50,000	8,356
TOTAL	786	309	22,238,809	3,983,491

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	0%	0%
007-012	5%	6%	1%	0%
013-018	10%	9%	2%	1%
019-024	17%	15%	9%	4%
025-030	25%	20%	13%	8%
031-036	32%	25%	15%	11%
037-042	44%	34%	27%	21%
043-048	54%	46%	40%	33%
049-054	63%	58%	53%	46%
055-060	74%	69%	65%	60%
061-066	81%	76%	72%	68%
067-072	85%	80%	78%	77%
073-078	89%	85%	82%	82%
079-084	92%	88%	87%	87%
085-090	93%	89%	87%	89%
091-096	94%	91%	88%	91%
097-102	95%	92%	90%	95%
103-108	97%	95%	92%	97%
109-114	97%	96%	92%	97%
115-120	97%	96%	93%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	100	23	197,866	1,766
007-012	139	22	511,401	19,700
013-018	74	23	460,703	32,442
019-024	42	15	614,412	39,078
025-030	39	14	1,720,525	79,155
031-036	35	14	225,730	79,558
037-042	45	24	1,619,750	246,626
043-048	25	14	5,655,620	131,076
049-054	21	13	708,000	172,515
055-060	17	8	767,500	142,947
061-066	18	12	214,500	161,499
067-072	11	2	134,145	79,255
073-078	8	4	34,750	49,752
079-084	3	1	50,000	30,802
085-090	2			35,972
091-096	1			
115-120	1			5,486
121-180	7	4	1,241,000	43,652
181-240	1	1	600,000	
TOTAL	589	194	14,755,902	1,351,281

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	16%	11%	1%	%
007-012	40%	23%	4%	1%
013-018	53%	35%	7%	3%
019-024	60%	42%	12%	6%
025-030	66%	50%	23%	12%
031-036	72%	57%	25%	18%
037-042	80%	69%	36%	36%
043-048	84%	76%	74%	46%
049-054	88%	83%	79%	59%
055-060	91%	87%	84%	69%
061-066	94%	93%	86%	81%
067-072	96%	94%	86%	87%
073-078	97%	96%	87%	91%
079-084	97%	97%	87%	93%
085-090	98%	97%	87%	96%
091-096	98%	97%	87%	96%
115-120	98%	97%	87%	96%
121-180	99%	99%	95%	100%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	158	42	401,880	4,867
007-012	199	50	600,122	10,499
013-018	126	32	693,081	51,761
019-024	117	49	1,568,058	183,497
025-030	144	47	3,044,183	252,761
031-036	134	60	3,929,706	451,442
037-042	122	39	2,299,711	548,900
043-048	121	60	6,090,322	645,299
049-054	68	34	2,259,731	455,204
055-060	71	24	1,402,779	571,913
061-066	38	13	327,500	190,690
067-072	51	20	3,735,021	334,720
073-078	40	15	1,275,056	300,199
079-084	21	10	737,220	206,675
085-090	13	4	161,327	118,517
091-096	18	12	179,892	113,169
097-102	11	6	558,400	129,961
103-108	4			17
109-114	4	4	312,046	27,677
115-120	4	2	76,000	25,145
121-180	18	5	373,750	63,406
181-240	1	1	2,467	
OVER 240	1	1	2,500	
TOTAL	1,484	530	30,030,752	4,686,319

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	10%	7%	1%	%
007-012	24%	17%	3%	%
013-018	32%	23%	5%	1%
019-024	40%	32%	10%	5%
025-030	50%	41%	21%	10%
031-036	59%	52%	34%	20%
037-042	67%	60%	41%	32%
043-048	75%	71%	62%	45%
049-054	80%	77%	69%	55%
055-060	84%	82%	74%	67%
061-066	87%	84%	75%	71%
067-072	90%	88%	87%	78%
073-078	93%	91%	91%	85%
079-084	95%	93%	94%	89%
085-090	95%	94%	94%	92%
091-096	97%	96%	95%	94%
097-102	97%	97%	97%	97%
103-108	98%	97%	97%	97%
109-114	98%	98%	98%	98%
115-120	98%	98%	98%	98%
121-180	99%	99%	99%	100%
181-240	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	24	10	306,723	4,281
007-012	39	10	183,575	4,234
013-018	50	12	142,050	14,808
019-024	69	25	926,693	83,480
025-030	99	30	2,145,373	167,361
031-036	92	34	3,286,060	299,822
037-042	91	22	772,310	320,255
043-048	87	37	2,565,497	386,988
049-054	51	27	1,199,481	334,309
055-060	45	11	848,955	345,337
061-066	34	11	247,500	171,043
067-072	37	12	2,678,971	208,418
073-078	33	11	984,056	247,382
079-084	15	7	482,750	92,496
085-090	12	4	161,327	113,474
091-096	9	5	154,725	50,254
097-102	8	3	175,900	83,672
103-108	3			17
109-114	3	3	307,046	27,677
115-120	4	2	76,000	25,145
121-180	13	3	66,250	38,523
181-240	1	1	2,467	
TOTAL	819	280	17,713,709	3,018,976

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	7%	7%	2%	%
013-018	13%	11%	3%	%
019-024	22%	20%	8%	3%
025-030	34%	31%	20%	9%
031-036	45%	43%	39%	19%
037-042	56%	51%	43%	29%
043-048	67%	64%	58%	42%
049-054	73%	73%	65%	53%
055-060	78%	77%	69%	64%
061-066	83%	81%	71%	70%
067-072	87%	86%	86%	77%
073-078	91%	90%	91%	85%
079-084	93%	92%	94%	88%
085-090	94%	93%	95%	92%
091-096	96%	95%	96%	94%
097-102	97%	96%	97%	96%
103-108	97%	96%	97%	96%
109-114	97%	97%	99%	97%
115-120	98%	98%	99%	98%
121-180	99%	99%	99%	100%
181-240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	102	12	35,847	295
007-012	137	24	310,674	1,118
013-018	62	14	301,031	14,909
019-024	35	14	467,333	90,945
025-030	34	12	855,310	67,078
031-036	35	19	571,896	136,610
037-042	24	12	1,486,801	221,593
043-048	29	20	3,520,350	251,842
049-054	15	6	1,050,250	120,003
055-060	21	10	508,666	184,539
061-066	4	2	80,000	19,647
067-072	9	4	1,003,500	113,267
073-078	7	4	291,000	52,817
079-084	3	2	253,970	104,745
091-096	7	5	12,917	57,319
097-102	3	3	382,500	46,289
109-114	1	1	5,000	
121-180	5	2	307,500	24,883
OVER 240	1	1	2,500	
TOTAL	534	167	11,447,045	1,507,899

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	7%	%	%
007-012	44%	21%	3%	%
013-018	56%	29%	5%	1%
019-024	62%	38%	9%	7%
025-030	69%	45%	17%	11%
031-036	75%	56%	22%	20%
037-042	80%	64%	35%	35%
043-048	85%	76%	65%	52%
049-054	88%	79%	75%	59%
055-060	92%	85%	79%	72%
061-066	93%	86%	80%	73%
067-072	94%	89%	89%	81%
073-078	96%	91%	91%	84%
079-084	96%	92%	93%	91%
091-096	98%	95%	93%	95%
097-102	98%	97%	97%	98%
109-114	98%	98%	97%	98%
121-180	99%	99%	99%	100%
OVER 240	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	192	45	206,316	14,467
007-012	199	35	495,395	14,000
013-018	92	32	313,303	22,576
019-024	82	36	935,730	80,726
025-030	86	37	1,358,505	127,718
031-036	85	30	864,525	208,870
037-042	68	31	805,810	316,870
043-048	67	43	1,152,338	321,988
049-054	56	31	1,147,931	308,739
055-060	81	36	1,440,538	515,854
061-066	32	10	308,000	170,838
067-072	29	15	865,488	223,226
073-078	22	11	361,500	330,794
079-084	13	6	302,750	80,498
085-090	15	7	284,831	81,174
091-096	6	4	151,500	18,814
097-102	8	4	380,000	84,168
103-108	5	3	145,000	126,875
109-114	8	5	246,125	74,112
115-120	4	1	100,000	31,867
121-180	20	9	261,500	87,953
TOTAL	1,170	431	12,127,085	3,242,127

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	16%	10%	1%	%
007-012	33%	18%	5%	%
013-018	41%	25%	8%	1%
019-024	48%	34%	16%	4%
025-030	55%	42%	27%	8%
031-036	62%	49%	34%	14%
037-042	68%	57%	41%	24%
043-048	74%	67%	50%	34%
049-054	79%	74%	60%	43%
055-060	86%	82%	71%	59%
061-066	88%	84%	74%	64%
067-072	91%	88%	81%	71%
073-078	93%	90%	84%	81%
079-084	94%	92%	87%	84%
085-090	95%	93%	89%	86%
091-096	96%	94%	90%	87%
097-102	96%	95%	93%	90%
103-108	97%	96%	94%	94%
109-114	97%	97%	97%	96%
115-120	98%	97%	97%	97%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13	7	22,624	8,238
007-012	39	13	252,860	10,925
013-018	31	16	226,500	9,517
019-024	40	21	596,245	50,158
025-030	57	29	1,304,708	113,456
031-036	58	19	656,548	126,028
037-042	45	20	517,836	231,138
043-048	40	21	716,375	236,952
049-054	35	19	997,166	219,543
055-060	64	26	1,158,210	429,315
061-066	27	8	265,500	144,500
067-072	23	13	764,988	205,685
073-078	18	10	360,500	308,234
079-084	7	3	201,500	26,893
085-090	9	5	236,500	52,030
091-096	4	3	150,000	9,350
097-102	7	3	300,000	66,595
103-108	4	3	145,000	119,273
109-114	5	4	152,500	55,471
115-120	3			7,383
121-180	17	7	240,000	70,470
TOTAL	546	250	9,265,560	2,501,154

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	2%	0%	0%
007-012	9%	8%	2%	0%
013-018	15%	14%	5%	1%
019-024	22%	22%	11%	3%
025-030	32%	34%	25%	7%
031-036	43%	42%	33%	12%
037-042	51%	50%	38%	21%
043-048	59%	58%	46%	31%
049-054	65%	66%	57%	40%
055-060	77%	76%	69%	57%
061-066	82%	79%	72%	63%
067-072	86%	84%	80%	71%
073-078	89%	88%	84%	83%
079-084	91%	90%	86%	84%
085-090	92%	92%	89%	86%
091-096	93%	93%	90%	87%
097-102	94%	94%	94%	89%
103-108	95%	95%	95%	94%
109-114	96%	97%	97%	96%
115-120	96%	97%	97%	97%
121-180	100%	100%	100%	100%

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	158	23	150,212	5,679
007-012	142	13	218,800	2,840
013-018	53	13	76,208	11,629
019-024	32	8	243,471	29,072
025-030	21	4	38,887	9,497
031-036	25	9	202,977	78,128
037-042	17	7	174,000	55,452
043-048	13	10	294,838	72,426
049-054	13	7	79,415	74,958
055-060	13	6	192,328	67,462
061-066	3	1	40,000	20,838
067-072	4	1	100,000	16,806
073-078	4	1	1,000	22,560
079-084	3	2	100,500	46,178
085-090	6	2	48,331	29,144
091-096	1			2,237
097-102	1	1	80,000	17,573
103-108	1			7,602
115-120	1	1	100,000	24,484
121-180	3	2	21,500	17,483
TOTAL	514	111	2,162,467	612,048

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*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	30%	20%	6%	%
007-012	58%	32%	17%	1%
013-018	68%	44%	20%	3%
019-024	74%	51%	31%	8%
025-030	78%	54%	33%	9%
031-036	83%	63%	43%	22%
037-042	87%	69%	51%	31%
043-048	89%	78%	64%	43%
049-054	92%	84%	68%	55%
055-060	94%	90%	77%	66%
061-066	95%	90%	79%	69%
067-072	96%	91%	83%	72%
073-078	96%	92%	83%	76%
079-084	97%	94%	88%	83%
085-090	98%	96%	90%	88%
091-096	98%	96%	90%	89%
097-102	99%	97%	94%	91%
103-108	99%	97%	94%	93%
115-120	99%	98%	99%	97%
121-180	100%	100%	100%	100%

TABLE VII

Bodily Injury Claim Indemnity Comparison
(By Time Lapse from Incident to Disposition)

Table VII compares the indemnity paid by severity of loss. It also compares the prior year result (1984 and 1983) with the current year result (1985 and 1984) and views the change year to year. This review is for each level of severity of the injury sustained to see whether the legal system reasonably allocates greater loss for greater injury. We also see how varied the claims are to each other in the "standard error" column. The "ratio for average paid claim" is arrived at by dividing the current year severity, or average loss, by the prior year's. A summary of the results is set out below:

Severity	1983	1984	1985	Mean	Ratio
0,1	8,317	22,557	15,381	15,418	.82
2,3,4	19,254	16,392	20,106	18,584	1.00
5,6,7,8	102,511	118,683	121,076	114,090	6.14
9	52,372	78,947	95,708	75,676	4.07

As can be seen by the above, the average, or mean, for the three years shows that the lesser the severity, the lesser the award with the exception of severity class of 9. Severity class 9 is almost always for an injury resulting in death and such losses require no long term maintenance of the injured party. The last column of the above table uses a standard of "1.00" for severity class 2,3,4 and shows the relationship of the mean loss in each of the other classes to that standard, i.e. an average loss in severity class 5,6,7,8 is six times greater than the average loss for severity class 2,3,4.

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984 ,

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ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	1	176	.000	5	16,370	12,327.000	93.0113
7- 12	7	3,362	1,191.000	4	1,381	750.000	.4107
19- 24	1	4,600	.000	4	7,454	2,054.000	1.6204
31- 36	4	66,375	33,372.000	2	101,875	97,999.000	1.5348
43- 48	2	10,000	.000	4	4,625	1,928.000	.4625
55- 60	4	6,750	3,557.000	3	20,833	15,874.000	3.0863
67- 72	1	12,500	.000	5	7,900	2,167.000	.6320
79- 84	2	81,500	80,999.000			.000	.0000
103-108			.000	1	15,000	.000	.0000
115-120			.000	2	2,500	.000	.0000
OVER 240	1	2,500	.000			.000	.0000
TOTAL	23	22,557	9,599.000	30	15,381	6,875.000	.6818

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	34	4,246	1,637.000	31	4,537	1,972.000	1.0685
7- 12	62	7,197	1,431.000	66	6,098	1,590.000	.8472
19- 24	51	15,211	4,375.000	45	10,714	2,334.000	.7043
31- 36	45	27,928	7,041.000	39	26,486	8,349.000	.9483
43- 48	31	14,945	5,555.000	31	41,213	14,832.000	2.7576
55- 60	17	21,558	5,582.000	33	39,460	11,703.000	1.8304
67- 72	12	33,275	13,489.000	11	28,363	13,526.000	.8523
79- 84	1	30,000	.000	10	19,567	4,725.000	.6522
91- 96	7	49,892	22,449.000	3	27,610	15,874.000	.5533
103-108			.000	2	31,250	18,492.000	.0000
115-120	3	29,500	14,142.000	1	12,500	.000	.4237
127-132	1	7,500	.000	1	200,000	.000	26.6666
139-144			.000	3	15,245	12,367.000	.0000
TOTAL	264	16,392	1,972.000	276	20,106	2,787.000	1.2265

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	4	4,255	2,839.000	7	18,407	8,204.000	4.3259
7- 12	8	16,144	4,442.000	12	21,171	7,548.000	1.3113
19- 24	23	60,335	16,792.000	21	90,916	26,324.000	1.5068
31- 36	31	117,553	36,627.000	31	89,377	30,659.000	.7603
43- 48	31	205,196	54,422.000	52	200,239	95,916.000	.9758
55- 60	10	26,445	9,410.000	35	88,629	11,746.000	3.3514
67- 72	20	237,738	73,375.000	17	70,937	20,049.000	.2983
79- 84	11	39,201	22,538.000	4	153,057	63,504.000	3.9044
91- 96	5	92,500	42,600.000	5	102,200	26,495.000	1.1048
103-108	1	900	.000	8	89,509	25,278.000	99.4544
115-120	4	38,886	16,522.000	1	800,000	.000	20.5729
127-132			.000	1	100,000	.000	.0000
139-144			.000	1	1,000	.000	.0000
151-156			.000	4	51,250	27,999.000	.0000
163-168	2	155,125	144,913.000			.000	.0000
175-180			.000	3	600,000	173,205.000	.0000
181-240	1	2,467	.000	1	50,000	.000	20.2675
TOTAL	151	118,683	17,916.000	203	121,076	26,115.000	1.0201

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 4

ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6			.000	2	21,673	20,493.000	.0000
7- 12	11	67,818	24,145.000	10	93,709	33,042.000	1.3817
19- 24	22	103,964	23,280.000	17	143,954	61,015.000	1.3846
31- 36	24	109,707	33,579.000	14	84,297	26,115.000	.7683
43- 48	23	50,245	11,789.000	22	121,860	21,954.000	2.4253
55- 60	3	44,108	25,258.000	16	41,706	11,312.000	.9455
67- 72	3	23,000	16,370.000	5	70,265	29,308.000	3.0550
79- 84	3	4,666	110.000	1	90,000	.000	19.2884
91- 96	2	12,987	7,000.000	1	25,000	.000	1.9250
103-108	1	200,000	.000			.000	.0000
TOTAL	92	78,947	11,573.000	88	95,708	14,559.000	1.2123

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	8	3,247	2,578.000	6	2,879	1,341.000	.8866
7- 12	4	23,120	20,248.000	5	4,883	3,316.000	.2112
19- 24	10	18,101	10,195.000	2	3,400	2,499.000	.1878
31- 36	4	90,775	55,134.000	8	11,719	7,056.000	.1290
43- 48	2	4,375	3,499.000	3	8,333	5,332.000	1.9046
55- 60	1	9,000	.000			.000	.0000
67- 72	2	50,250	49,494.000	1	4,000	.000	.0796
79- 84	5	3,274	960.000			.000	.0000
91- 96	1	499,442	.000			.000	.0000
103-108			.000	1	45,000	.000	.0000
127-132	1	15,000	.000			.000	.0000
TOTAL	38	34,516	14,695.000	26	8,317	2,767.000	.2409

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	30	4,965	2,054.000	29	2,594	550.000	.5224
7- 12	61	7,419	1,876.000	44	5,070	1,771.000	.6833
19- 24	41	14,776	4,542.000	35	21,346	7,872.000	1.4446
31- 36	38	21,197	9,991.000	29	17,646	8,028.000	.8324
43- 48	26	13,839	6,532.000	33	41,728	12,843.000	3.0152
55- 60	19	10,646	3,237.000	18	38,426	9,176.000	3.6094
67- 72	8	15,937	4,258.000	12	18,520	12,081.000	1.1620
79- 84	4	22,750	8,825.000	2	2,250	1,499.000	.0989
91- 96	1	1,560	.000	3	4,333	2,666.000	2.7775
103-108	5	65,640	58,564.000	3	45,375	26,419.000	.6912
115-120	6	3,916	20.000			.000	.0000
127-132	1	15,000	.000			.000	.0000
139-144	1	15,000	.000			.000	.0000
151-156			.000	5	19,900	14,106.000	.0000
163-168	1	15,000	.000			.000	.0000
TOTAL	242	13,189	2,321.000	213	19,254	2,993.000	1.4598

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	5	7,865	5,683.000	3	3,459	2,727.000	.4397
7- 12	20	27,963	6,725.000	15	58,199	24,677.000	2.0812
19- 24	15	44,971	19,646.000	17	90,600	29,495.000	2.0146
31- 36	26	143,174	43,724.000	24	183,113	78,051.000	1.2789
43- 48	18	107,304	38,388.000	22	61,730	19,773.000	.5752
55- 60	15	33,556	15,811.000	21	60,867	16,822.000	1.8138
67- 72	21	69,533	26,076.000	17	165,441	54,844.000	2.3793
79- 84	10	167,587	58,488.000	7	116,857	44,562.000	.6972
91- 96	2	50,000	.000	8	111,778	29,240.000	2.2355
103-108	4	88,750	23,832.000	4	66,250	33,372.000	.7464
115-120	3	103,250	74,235.000	1	156,000	.000	1.5108
127-132	2	103,000	96,999.000	2	103,421	93,498.000	1.0040
139-144	1	2,500	.000			.000	.0000
151-156			.000	1	2,000	.000	.0000
163-168			.000	1	50,000	.000	.0000
181-240	1	40,000	.000			.000	.0000
TOTAL	143	80,978	11,789.000	143	102,511	16,278.000	1.2659

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 4

ALL COMPANIES
SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	31,750	8,000.000			.000	.0000
7- 12	7	60,718	15,999.000	6	48,553	28,999.000	.7996
19- 24	9	33,722	15,747.000	15	61,862	30,232.000	1.8344
31- 36	14	17,500	4,188.000	11	38,909	10,146.000	2.2233
43- 48	18	93,993	31,622.000	10	50,950	21,213.000	.5420
55- 60	5	56,500	17,860.000	2	6,000	1,000.000	.1061
67- 72			.000	4	49,372	9,249.000	.0000
79- 84			.000	1	200,000	.000	.0000
115-120	1	15,000	.000			.000	.0000
TOTAL	56	54,043	11,357.000	49	52,372	11,267.000	.9690

TABLE VIII

Bodily Injury Claim Indemnity Comparison
(By Major Business Classification)

We have also developed the time studies as in Table VII for business classification to see if significant differences exist in mean loss year to year. These tables can be read exactly as those preceding.

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	3	3,000	1,452.000	7	5,392	1,493.000	1.7973
OTHER FACILITY	1	185	.000	1	150	.000	.8108
OTHER PRFSSNAL	5	5,220	1,964.000	7	4,310	1,936.000	.8256
PHYSICIAN	14	34,537	15,065.000	15	26,224	13,303.000	.7593
TOTAL	23	22,557	9,599.000	30	15,381	6,875.000	.6818

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	87	16,061	3,433.000	113	14,966	3,485.000	.9318
OTHER FACILITY	23	10,391	3,268.000	14	10,141	3,969.000	.9759
OTHER PRFSSNAL	37	10,380	5,474.000	49	3,863	980.000	.3721
PHYSICIAN	117	19,718	3,132.000	100	35,267	6,283.000	1.7885
TOTAL	264	16,392	1,972.000	276	20,106	2,787.000	1.2265

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	45	168,123	46,893.000	40	228,847	126,089.000	1.3611
OTHER FACILITY	1	337	.000			.000	.0000
OTHER PRFSSNAL	7	10,464	2,541.000	19	71,466	46,720.000	6.8297
PHYSICIAN	98	104,919	16,851.000	144	97,686	9,340.000	.9310
TOTAL	151	118,683	17,916.000	203	121,076	26,115.000	1.0201

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1984

PAGE 4

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	32	77,349	18,138.000	34	113,913	33,947.000	1.4727
OTHER FACILITY	5	12,600	4,029.000	2	42,500	12,488.000	3.3730
OTHER PRFSSNAL	4	21,008	17,916.000	2	106,250	11,487.000	5.0575
PHYSICIAN	51	90,998	17,116.000	50	85,036	11,267.000	.9344
TOTAL	92	78,947	11,573.000	88	95,708	14,559.000	1.2123

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 1

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	11	4,008	1,843.000	4	6,500	4,109.000	1.6217
OTHER FACILITY			.000	3	2,671	1,763.000	.0000
OTHER PRFSSNAL	7	726	170.000	3	698	110.000	.9614
PHYSICIAN	20	63,122	26,589.000	16	11,258	4,247.000	.1783
TOTAL	38	34,516	14,695.000	26	8,317	2,767.000	.2409

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 2

ALL COMPANIES
SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	69	18,556	5,949.000	72	16,071	5,097.000	.8660
OTHER FACILITY	10	4,515	1,603.000	12	1,919	450.000	.4250
OTHER PRFSSNAL	58	3,823	260.000	33	7,484	2,971.000	1.9576
PHYSICIAN	105	15,661	3,563.000	96	27,855	5,199.000	1.7786
TOTAL	242	13,189	2,321.000	213	19,254	2,993.000	1.4598

10/30/86

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 3

ALL COMPANIES
SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	31	128,362	35,617.000	29	126,143	54,971.000	.9827
OTHER FACILITY	2	10,750	4,000.000	4	50,586	41,697.000	4.7056
OTHER PRFSSNAL	18	27,655	15,747.000	6	30,558	12,882.000	1.1049
PHYSICIAN	92	76,970	13,151.000	104	102,070	16,308.000	1.3261
TOTAL	143	80,978	11,789.000	143	102,511	16,278.000	1.2659

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BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1982

PAGE 4

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITAL	11	122,114	48,236.000	6	53,250	28,160.000	.4360
OTHER FACILITY	2	21,750	2,000.000	7	5,461	1,905.000	.2510
OTHER PRFSSNAL	2	105,000	44,997.000	2	35,000	31,495.000	.3333
PHYSICIAN	41	34,869	6,306.000	34	62,897	15,032.000	1.8038
TOTAL	56	54,043	11,357.000	49	52,372	11,267.000	.9690

TABLE IX

Company Indemnity Analysis
(By Profession Specialty)

For insurance companies, an important factor in offering malpractice coverage is where are the losses coming from? This table shows us by year, and for all years, the Insurance Services Office classification code of the profession which caused the loss and the number of claims that resulted with the total loss and the average loss.

This data is very useful for establishing rate relativities for Missouri and should be studied carefully. The table is sorted by the category that produced most claims first, which traditionally is the non-profit hospital. At the end of the table is a printout for all the years combined for which we have accumulated closed claim data (1979-1986).

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986

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ALL COMPANIES FOR YEAR: 85

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	142	91412.82	12980620.00	33.27
	80211 DENTIST NOC	37	26728.08	988939.00	2.53
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	42	68794.40	2889365.00	7.41
	80143 SURGERY GENERAL NOC M.D.	37	101548.97	3757312.00	9.63
	80154 SURGERY ORTHOPEDIC M.D.	16	87984.38	1407750.00	3.61
	93215 HOSPITAL GOVERNMENT BED	40	24801.17	992047.00	2.54
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	16	47815.13	765042.00	1.96
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	116894.44	1052050.00	2.70
	80117 SURGERY GENERAL PRACTICE M.D.	7	129044.14	903309.00	2.32
	80257 INTERNAL MED NO SURGERY M.D.	17	62282.59	1058804.00	2.71
	80268 PHYSICIANS NO SURGERY NOC M.D.	13	106871.54	1389330.00	3.56
	80151 ANESTHESIOLOGY M.D.	11	50901.36	559915.00	1.44
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	3	17944.33	53833.00	0.14
	80611 HOSPITAL FOR PROFIT BED	4	7946.25	31785.00	0.08
	80102 EMERGENCY MED NO SURGERY M.D.	5	91427.60	457138.00	1.17
	80145 SURGERY UROLOGICAL M.D.	9	25263.89	227375.00	0.58
	80156 SURGERY PLASTIC M.D.	11	46734.82	514083.00	1.32
	80210 DENTAL HYGIENISTS	17	18409.82	312967.00	0.80

(CONTINUED)

ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84268 PHYSICIANS NO SURGERY NOC D.O.	12	27646.00	331752.00	0.85
	80923 NURSE HOME FOR PROFIT BED	1	30000.00	30000.00	0.08
	80267 PEDIATRICS NO SURGERY M.D.	13	63290.69	822779.00	2.11
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	10	27661.70	276617.00	0.71
	80924 NURSE HOME NOT PROFIT BED	4	15654.25	62617.00	0.16
	80114 SURGERY OPHTHALMOLOGY M.D.	2	42500.00	85000.00	0.22
	80144 SURGERY THORACIC M.D.	5	154020.80	770104.00	1.97
	80152 SURGERY NEUROLOGY M.D.	6	114633.17	687799.00	1.76
	84154 SURGERY ORTHOPEDIC D.O.	7	131034.71	917243.00	2.35
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	7	59453.57	416175.00	1.07
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	6	24583.33	147500.00	0.38
	59112 PHARMACISTS	4	1056.25	4225.00	0.01
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	25333.33	76000.00	0.19
	80410 CHIROPRACTORS	4	23500.00	94000.00	0.24
	80998 NURSE	5	53679.60	268398.00	0.69
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	83215.00	249645.00	0.64
	80155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY MD	1	2500.00	2500.00	0.01
	84143 SURGERY GENERAL NOC D.O.	2	94045.00	188090.00	0.48

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ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80293 PEDIATRICS MINOR SURG M.D.	1	300000.00	300000.00	0.77
	80167 SURGERY GYNECOLOGY M.D.	1	77502.00	77502.00	0.20
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	3	100500.00	301500.00	0.77
	84965 HOSPITAL OSTEOPATH BED	4	55302.50	221210.00	0.57
	80277 GYNECOLOGY MINOR SURG M.D.	1	3750.00	3750.00	0.01
	84284 INTERNAL MED MINOR SURG D.O.	1	500.00	500.00	0.00
	84155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY DO	2	50667.00	101334.00	0.26
	80284 INTERNAL MED MINOR SURG M.D.	1	1200.00	1200.00	0.00
	80234 PHARMACOLOGY CLINICAL M.D.	1	1750.00	1750.00	0.00
	80157 EMERGENCY MED MAJOR SURG M.D.	1	123325.00	123325.00	0.32
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	33900.00	67800.00	0.17
	80994 OPTOMETRISTS	1	10800.00	10800.00	0.03
	80233 OCCUPATIONAL MED M.D.	1	5000.00	5000.00	0.01
	80223 DENTIST FED GOVERNMENT NOC	1	2000.00	2000.00	0.01
	84151 ANESTHESIOLOGY D.O.	2	18000.00	36000.00	0.09
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	8000.00	16000.00	0.04
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	95000.00	95000.00	0.24
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	17500.00	35000.00	0.09

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 85

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84145 SURGERY UROLOGICAL D.O.	3	37370.67	112112.00	0.29
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	1000.00	1000.00	0.00
	80261 NEUROLOGY NO SURGERY M.D.	1	200000.00	200000.00	0.51
	84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	9375.00	18750.00	0.05
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	1	2500.00	2500.00	0.01
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	239622.00	239622.00	0.61
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.03
	80216 DENTIST MILITARY	1	206021.00	206021.00	0.53
	80158 SURGERY OTOLOGY M.D.	1	22000.00	22000.00	0.06
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	2000.00	2000.00	0.01
	80132 MILITARY MINOR SURGERY M.D.	2	11500.00	23000.00	0.06
	80108 SURGERY NEPHROLOGY M.D.	1	370402.00	370402.00	0.95
	92216 NURSE HOME GOVERNMENT VISITS	1	2006.00	2006.00	0.01
	84289 OPHTHALMOLOGY MINOR SURG D.O.	1	15000.00	15000.00	0.04
	84254 ALLERGY D.O.	1	500.00	500.00	0.00
	84102 EMERGENCY MED NO SURGERY D.O.	1	52500.00	52500.00	0.13
	80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	15000.00	15000.00	0.04

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 85

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	15000.00	15000.00	0.04
	80252 RHEUMATOLOGY NO SURGERY M.D.	1	200000.00	200000.00	0.51
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	15	22166.27	332494.00	0.85
TOTAL		597	65346.21	39011686.00	100.00

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ALL COMPANIES FOR YEAR: 84

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	129	72293.12	9325813.00	31.05
	80211 DENTIST NOC	33	5545.33	182996.00	0.61
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	40	55759.95	2230398.00	7.43
	80143 SURGERY GENERAL NOC M.D.	24	48159.04	1155817.00	3.85
	80154 SURGERY ORTHOPEDIC M.D.	16	51223.88	819582.00	2.73
	93215 HOSPITAL GOVERNMENT BED	24	28166.63	675999.00	2.25
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	20	46717.60	934352.00	3.11
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	20	60681.45	1213629.00	4.04
	80117 SURGERY GENERAL PRACTICE M.D.	10	97413.70	974137.00	3.24
	80257 INTERNAL MED NO SURGERY M.D.	10	28375.00	283750.00	0.94
	80268 PHYSICIANS NO SURGERY NOC M.D.	5	42150.00	210750.00	0.70
	80151 ANESTHESIOLOGY M.D.	12	162114.00	1945368.00	6.48
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	40361.36	443975.00	1.48
	80611 HOSPITAL FOR PROFIT BED	7	15335.71	107350.00	0.36
	80102 EMERGENCY MED NO SURGERY M.D.	11	23609.09	259700.00	0.86
	80145 SURGERY UROLOGICAL M.D.	9	43230.78	389077.00	1.30
	80156 SURGERY PLASTIC M.D.	6	49208.33	295250.00	0.98
	80210 DENTAL HYGIENISTS	4	4812.50	19250.00	0.06

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ALL COMPANIES FOR YEAR: 84

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80923 NURSE HOME FOR PROFIT BED	12	12831.33	153976.00	0.51
	80267 PEDIATRICS NO SURGERY M.D.	2	262000.00	524000.00	1.74
	80212 DENTIST EMPLOYED ORAL SURGERY	4	270625.00	1082500.00	3.60
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	5	150705.60	753528.00	2.51
	80924 NURSE HOME NOT PROFIT BED	3	20848.00	62544.00	0.21
	80114 SURGERY OPHTHALMOLOGY M.D.	3	81908.67	245726.00	0.82
	80144 SURGERY THORACIC M.D.	3	245000.00	735000.00	2.45
	80152 SURGERY NEUROLOGY M.D.	5	34826.80	174134.00	0.58
	84154 SURGERY ORTHOPEDIC D.O.	7	36387.43	254712.00	0.85
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	3	28585.33	85756.00	0.29
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	1	1000.00	1000.00	0.00
	59112 PHARMACISTS	3	800.00	2400.00	0.01
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	5	8566.20	42831.00	0.14
	80410 CHIROPRACTORS	4	3187.00	12748.00	0.04
	80998 NURSE	5	19535.80	97679.00	0.33
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	136982.00	410946.00	1.37
	80249 PSYCHIATRY M.D.	1	12500.00	12500.00	0.04
	80155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY MD	1	4000.00	4000.00	0.01

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ALL COMPANIES FOR YEAR: 84

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84143 SURGERY GENERAL NOC D.O.	4	37437.50	149750.00	0.50
	80167 SURGERY GYNECOLOGY M.D.	2	22750.00	45500.00	0.15
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	295455.00	295455.00	0.98
	84965 HOSPITAL OSTEOPATH BED	2	223529.00	447058.00	1.49
	80277 GYNECOLOGY MINOR SURG M.D.	1	10000.00	10000.00	0.03
	80166 SURGERY ABDOMINAL M.D.	2	32500.00	65000.00	0.22
	84284 INTERNAL MED MINOR SURG D.O.	2	10000.00	20000.00	0.07
	80284 INTERNAL MED MINOR SURG M.D.	1	20000.00	20000.00	0.07
	80234 PHARMACOLOGY CLINICAL M.D.	1	6000.00	6000.00	0.02
	80157 EMERGENCY MED MAJOR SURG M.D.	3	58333.33	175000.00	0.58
	80146 SURGERY VASCULAR M.D.	1	1500.00	1500.00	0.00
	80994 OPTOMETRISTS	1	2000.00	2000.00	0.01
	80233 OCCUPATIONAL MED M.D.	2	1250.00	2500.00	0.01
	80223 DENTIST FED GOVERNMENT NOC	2	1500.00	3000.00	0.01
	84151 ANESTHESIOLOGY D.O.	2	377000.00	754000.00	2.51
	80954 SANITARIUM NOT PROFIT VISITS	4	34750.00	139000.00	0.46
	80610 HOSPITAL FOR PROFIT VISITS	1	7500.00	7500.00	0.02
	80266 PATHOLOGY NO SURGERY M.D.	1	18750.00	18750.00	0.06
	80141 SURGERY CARDIAC M.D.	2	25000.00	50000.00	0.17
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	2500.00	2500.00	0.01

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ALL COMPANIES FOR YEAR: 84

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80288 NEUROLOGY MINOR SURG M.D.	1	200000.00	200000.00	0.67
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	30000.00	30000.00	0.10
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	1	2125.00	2125.00	0.01
	80926 SANITARIUM NOT PROFIT BED	1	337.00	337.00	0.00
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	30000.00	30000.00	0.10
	80108 SURGERY NEPHROLOGY M.D.	1	110000.00	110000.00	0.37
	84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	300000.00	300000.00	1.00
	84266 PATHOLOGY NO SURGERY D.O.	1	149726.00	149726.00	0.50
	84257 INTERNAL MED NO SURGERY D.O.	1	60000.00	60000.00	0.20
	84249 PSYCHIATRY D.O.	1	2500.00	2500.00	0.01
	80951 NURSE HOME FOR PROFIT VISITS	1	7750.00	7750.00	0.03
	80260 NEPHROLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.03
	80258 LARYNGOLOGY NO SURGERY M.D.	1	5000.00	5000.00	0.02
	80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	200000.00	200000.00	0.67
	00000 NO AVAILABLE DEFINITION	19	30822.53	585628.00	1.95
YES	PROFESSION SPECIALTY				
TOTAL		530	56661.80	30030752.00	100.00

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	82	48615.91	3986505.00	18.50
	80211 DENTIST NOC	27	13695.89	369789.00	1.72
	80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	25	117758.56	2943964.00	13.67
	80143 SURGERY GENERAL NOC M.D.	38	71358.08	2711607.00	12.59
	80154 SURGERY ORTHOPEDIC M.D.	24	70556.50	1693356.00	7.86
	93215 HOSPITAL GOVERNMENT BED	17	25407.06	431920.00	2.00
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	15	67825.00	1017375.00	4.72
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	7	66245.71	463720.00	2.15
	80117 SURGERY GENERAL PRACTICE M.D.	14	58657.57	821206.00	3.81
	80257 INTERNAL MED NO SURGERY M.D.	12	44544.83	534538.00	2.48
	80268 PHYSICIANS NO SURGERY NOC M.D.	5	44340.00	221700.00	1.03
	80151 ANESTHESIOLOGY M.D.	4	156194.75	624779.00	2.90
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	9	33194.44	298750.00	1.39
	80611 HOSPITAL FOR PROFIT BED	5	118977.60	594888.00	2.76
	80102 EMERGENCY MED NO SURGERY M.D.	5	17020.00	85100.00	0.40
	80145 SURGERY UROLOGICAL M.D.	9	41205.56	370850.00	1.72
	80156 SURGERY PLASTIC M.D.	5	61860.00	309300.00	1.44
	80210 DENTAL HYGIENISTS	6	4000.00	24000.00	0.11

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ALL COMPANIES FOR YEAR: 83

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84268 PHYSICIANS NO SURGERY NOC D.O.	7	55022.29	385156.00	1.79
	80923 NURSE HOME FOR PROFIT BED	8	4105.88	32847.00	0.15
	80267 PEDIATRICS NO SURGERY M.D.	7	26757.14	187300.00	0.87
	80212 DENTIST EMPLOYED ORAL SURGERY	4	31750.00	127000.00	0.59
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	17750.00	35500.00	0.16
	80924 NURSE HOME NOT PROFIT BED	11	3903.73	42941.00	0.20
	80114 SURGERY OPHTHALMOLOGY M.D.	6	16083.33	96500.00	0.45
	80144 SURGERY THORACIC M.D.	5	18399.80	91999.00	0.43
	80152 SURGERY NEUROLOGY M.D.	2	26383.00	52766.00	0.24
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	5	66933.40	334667.00	1.55
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	292.00	584.00	0.00
	59112 PHARMACISTS	6	1927.33	11564.00	0.05
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	150833.33	452500.00	2.10
	80410 CHIROPRACTORS	2	6750.00	13500.00	0.06
	80998 NURSE	1	250.00	250.00	0.00
	80249 PSYCHIATRY M.D.	1	50.00	50.00	0.00
	80155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY MD	3	40500.00	121500.00	0.56
	84143 SURGERY GENERAL NOC D.O.	1	156000.00	156000.00	0.72

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CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80293 PEDIATRICS MINOR SURG M.D.	1	150000.00	150000.00	0.70
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	3625.00	7250.00	0.03
	80277 GYNECOLOGY MINOR SURG M.D.	1	3000.00	3000.00	0.01
	80166 SURGERY ABDOMINAL M.D.	1	7500.00	7500.00	0.03
	84284 INTERNAL MED MINOR SURG D.O.	2	4650.00	9300.00	0.04
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	16586.00	16586.00	0.08
	80157 EMERGENCY MED MAJOR SURG M.D.	1	1500.00	1500.00	0.01
	80146 SURGERY VASCULAR M.D.	3	43333.33	130000.00	0.60
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	181439.50	362879.00	1.68
	80994 OPTOMETRISTS	1	1345.00	1345.00	0.01
	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	3	6750.00	20250.00	0.09
	80610 HOSPITAL FOR PROFIT VISITS	1	4000.00	4000.00	0.02
	80282 DERMATOLOGY MINOR SURGERY M.D.	1	10000.00	10000.00	0.05
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	1	195000.00	195000.00	0.91
	80266 PATHOLOGY NO SURGERY M.D.	2	10750.00	21500.00	0.10
	80141 SURGERY CARDIAC M.D.	2	16000.00	32000.00	0.15
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	2500.00	2500.00	0.01
	80617 HOSPITAL NOT PROFIT VISITS	1	250.00	250.00	0.00

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ALL COMPANIES FOR YEAR: 83

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80292 PATHOLOGY MINOR SURG M.D.	2	95000.00	190000.00	0.88
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	160.00	160.00	0.00
	80960 NURSE ANESTHETISTS	1	90.00	90.00	0.00
	80926 SANITARIUM NOT PROFIT BED	1	4910.00	4910.00	0.02
	80269 PULMONARY DISEASE NO SURGERY M.D.	1	350000.00	350000.00	1.62
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	158000.00	158000.00	0.73
	80115 SURGERY COLON AND RECTAL M.D.	1	35000.00	35000.00	0.16
	80925 SANITARIUM FOR PROFIT BED	1	2000.00	2000.00	0.01
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.01
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.06
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	8	21000.00	168000.00	0.78
TOTAL		431	49983.67	21542961.00	100.00

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ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	103	52635.06	5421411.00	28.37
	80211 DENTIST NOC	75	11165.83	837437.00	4.38
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	43316.81	1169554.00	6.12
	80143 SURGERY GENERAL NOC M.D.	17	31707.71	539031.00	2.82
	80154 SURGERY ORTHOPEDIC M.D.	28	34097.71	954736.00	5.00
	93215 HOSPITAL GOVERNMENT BED	13	16853.92	219101.00	1.15
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	18	56335.56	1014040.00	5.31
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	26	28889.69	751132.00	3.93
	80117 SURGERY GENERAL PRACTICE M.D.	7	29462.86	206240.00	1.08
	80257 INTERNAL MED NO SURGERY M.D.	2	8250.00	16500.00	0.09
	80268 PHYSICIANS NO SURGERY NOC M.D.	17	52789.18	897416.00	4.70
	80151 ANESTHESIOLOGY M.D.	12	125595.17	1507142.00	7.89
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	10	38790.90	387909.00	2.03
	80611 HOSPITAL FOR PROFIT BED	8	67042.00	536336.00	2.81
	80102 EMERGENCY MED NO SURGERY M.D.	4	28625.00	114500.00	0.60
	80145 SURGERY UROLOGICAL M.D.	3	76166.67	228500.00	1.20
	80210 DENTAL HYGIENISTS	1	3000.00	3000.00	0.02
	84268 PHYSICIANS NO SURGERY NOC D.O.	5	14648.00	73240.00	0.38

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CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80923 NURSE HOME FOR PROFIT BED	4	14125.00	56500.00	0.30
	80267 PEDIATRICS NO SURGERY M.D.	4	79051.25	316205.00	1.65
	80212 DENTIST EMPLOYED ORAL SURGERY	9	48927.22	440345.00	2.30
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	39717.00	158868.00	0.83
	80924 NURSE HOME NOT PROFIT BED	2	5039.00	10078.00	0.05
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6166.67	18500.00	0.10
	80152 SURGERY NEUROLOGY M.D.	3	183333.33	550000.00	2.88
	84154 SURGERY ORTHOPEDIC D.O.	2	83531.00	167062.00	0.87
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	2000.00	2000.00	0.01
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	55833.33	167500.00	0.88
	59112 PHARMACISTS	2	1359.50	2719.00	0.01
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	500.00	1500.00	0.01
	80410 CHIROPRACTORS	1	10000.00	10000.00	0.05
	80998 NURSE	1	20000.00	20000.00	0.10
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	3	10166.67	30500.00	0.16
	80249 PSYCHIATRY M.D.	3	20583.33	61750.00	0.32
	84143 SURGERY GENERAL NOC D.O.	1	3500.00	3500.00	0.02
	80167 SURGERY GYNECOLOGY M.D.	1	10000.00	10000.00	0.05

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 12

ALL COMPANIES FOR YEAR: 82

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.13
	84965 HOSPITAL OSTEOPATH BED	1	15000.00	15000.00	0.08
	80166 SURGERY ABDOMINAL M.D.	1	97500.00	97500.00	0.51
	84284 INTERNAL MED MINOR SURG D.O.	1	82500.00	82500.00	0.43
	84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	4000.00	4000.00	0.02
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	65000.00	65000.00	0.34
	80284 INTERNAL MED MINOR SURG M.D.	2	47500.00	95000.00	0.50
	80234 PHARMACOLOGY CLINICAL M.D.	2	6750.00	13500.00	0.07
	80157 EMERGENCY MED MAJOR SURG M.D.	1	3750.00	3750.00	0.02
	80146 SURGERY VASCULAR M.D.	1	40000.00	40000.00	0.21
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	4500.00	4500.00	0.02
	80994 OPTOMETRISTS	1	5500.00	5500.00	0.03
	80233 OCCUPATIONAL MED M.D.	1	50000.00	50000.00	0.26
	80223 DENTIST FED GOVERNMENT NOC	1	3000.00	3000.00	0.02
	80610 HOSPITAL FOR PROFIT VISITS	2	500.00	1000.00	0.01
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	3851.50	7703.00	0.04
	80256 DERMATOLOGY NO SURGERY M.D.	3	3857.67	11573.00	0.06
	80617 HOSPITAL NOT PROFIT VISITS	1	500723.00	500723.00	2.62
	80292 PATHOLOGY MINOR SURG M.D.	1	72650.00	72650.00	0.38

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 13

ALL COMPANIES FOR YEAR: 82

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80288 NEUROLOGY MINOR SURG M.D.	1	10000.00	10000.00	0.05
	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	60000.00	60000.00	0.31
	80960 NURSE ANESTHETISTS	1	200.00	200.00	0.00
	80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	242.00	484.00	0.00
	80916 MENTAL INSTITUTE NOT PROFIT BED	1	3500.00	3500.00	0.02
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	900.00	900.00	0.00
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	47500.00	47500.00	0.25
	84256 DERMATOLOGY NO SURGERY D.O.	1	1250.00	1250.00	0.01
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	2500.00	2500.00	0.01
	80992 BLOOD BANKS	1	750.00	750.00	0.00
	80715 MEDICAL OR X-RAY LABORATORY	1	12000.00	12000.00	0.06
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.05
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.54
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.26
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.10
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	12	65447.58	785371.00	4.11

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 14

ALL COMPANIES FOR YEAR: 82

	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
TOTAL	479	39894.95	19109681.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986

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ALL COMPANIES FOR YEAR: 81

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	64	23430.92	1499579.00	16.11
	80211 DENTIST NOC	33	3014.70	99485.00	1.07
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	27	32029.89	864807.00	9.29
	80143 SURGERY GENERAL NOC M.D.	13	25884.62	336500.00	3.62
	80154 SURGERY ORTHOPEDIC M.D.	17	38612.12	656406.00	7.05
	93215 HOSPITAL GOVERNMENT BED	5	4040.20	20201.00	0.22
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	26	37598.19	977553.00	10.50
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	17	37471.12	637009.00	6.84
	80117 SURGERY GENERAL PRACTICE M.D.	9	20166.67	181500.00	1.95
	80257 INTERNAL MED NO SURGERY M.D.	2	33500.00	67000.00	0.72
	80268 PHYSICIANS NO SURGERY NOC M.D.	4	22750.00	91000.00	0.98
	80151 ANESTHESIOLOGY M.D.	6	37631.00	225786.00	2.43
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	5	13100.00	65500.00	0.70
	80611 HOSPITAL FOR PROFIT BED	8	55105.25	440842.00	4.74
	80102 EMERGENCY MED NO SURGERY M.D.	4	80004.75	320019.00	3.44
	80145 SURGERY UROLOGICAL M.D.	2	26250.00	52500.00	0.56
	80156 SURGERY PLASTIC M.D.	5	5810.00	29050.00	0.31
	80210 DENTAL HYGIENISTS	4	7875.00	31500.00	0.34

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ALL COMPANIES FOR YEAR: 81

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	84268 PHYSICIANS NO SURGERY NOC D.O.	7	55811.00	390677.00	4.20
	80923 NURSE HOME FOR PROFIT BED	3	8086.00	24258.00	0.26
	80267 PEDIATRICS NO SURGERY M.D.	3	64307.00	192921.00	2.07
	80212 DENTIST EMPLOYED ORAL SURGERY	8	16543.13	132345.00	1.42
	80114 SURGERY OPHTHALMOLOGY M.D.	3	32500.00	97500.00	1.05
	80144 SURGERY THORACIC M.D.	2	55000.00	110000.00	1.18
	80152 SURGERY NEUROLOGY M.D.	2	231000.00	462000.00	4.96
	84154 SURGERY ORTHOPEDIC D.O.	2	41875.00	83750.00	0.90
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	2	35000.00	70000.00	0.75
	80249 PSYCHIATRY M.D.	2	37750.00	75500.00	0.81
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	45000.00	45000.00	0.48
	80293 PEDIATRICS MINOR SURG M.D.	1	200000.00	200000.00	2.15
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	25000.00	25000.00	0.27
	80277 GYNECOLOGY MINOR SURG M.D.	1	2580.00	2580.00	0.03
	80166 SURGERY ABDOMINAL M.D.	1	6250.00	6250.00	0.07
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	1	500.00	500.00	0.01
	80146 SURGERY VASCULAR M.D.	1	10000.00	10000.00	0.11
	80233 OCCUPATIONAL MED M.D.	1	350.00	350.00	0.00
	80223 DENTIST FED GOVERNMENT NOC	1	58000.00	58000.00	0.62

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 21

ALL COMPANIES FOR YEAR: 81

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80282 DERMATOLOGY MINOR SURGERY M.D.	1	1000.00	1000.00	0.01
	80256 DERMATOLOGY NO SURGERY M.D.	1	15000.00	15000.00	0.16
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5000.00	5000.00	0.05
	80617 HOSPITAL NOT PROFIT VISITS	1	50000.00	50000.00	0.54
	80261 NEUROLOGY NO SURGERY M.D.	1	50000.00	50000.00	0.54
	80235 PHYSICAL MED AND REHABILITATION M.D.	1	10000.00	10000.00	0.11
	84156 SURGERY PLASTIC D.O.	1	15750.00	15750.00	0.17
	80993 CHIROPODIST	1	4000.00	4000.00	0.04
	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.19
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	7	79321.43	555250.00	5.97
TOTAL		310	30020.54	9306368.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 28

ALL COMPANIES FOR YEAR: 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	31	23911.13	741245.00	11.69
	80211 DENTIST NOC	19	1663.95	31615.00	0.50
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	10	13486.00	134860.00	2.13
	80143 SURGERY GENERAL NOC M.D.	16	26518.75	424300.00	6.69
	80154 SURGERY ORTHOPEDIC M.D.	18	30139.39	542509.00	8.56
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	7	104135.71	728950.00	11.50
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	20715.33	186438.00	2.94
	80117 SURGERY GENERAL PRACTICE M.D.	17	24566.35	417628.00	6.59
	80257 INTERNAL MED NO SURGERY M.D.	9	28090.22	252812.00	3.99
	80268 PHYSICIANS NO SURGERY NOC M.D.	4	1975.00	7900.00	0.12
	80151 ANESTHESIOLOGY M.D.	6	91302.83	547817.00	8.64
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	4521.57	31651.00	0.50
	80611 HOSPITAL FOR PROFIT BED	6	2658.00	15948.00	0.25
	80102 EMERGENCY MED NO SURGERY M.D.	3	5416.67	16250.00	0.26
	80145 SURGERY UROLOGICAL M.D.	2	10875.00	21750.00	0.34
	80156 SURGERY PLASTIC M.D.	2	19250.00	38500.00	0.61
	80210 DENTAL HYGIENISTS	1	1500.00	1500.00	0.02
	84268 PHYSICIANS NO SURGERY NOC D.O.	3	31227.67	93683.00	1.48

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 29

ALL COMPANIES FOR YEAR: 80

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80923 NURSE HOME FOR PROFIT BED	3	2701.67	8105.00	0.13
	80267 PEDIATRICS NO SURGERY M.D.	3	5600.00	16800.00	0.27
	80212 DENTIST EMPLOYED ORAL SURGERY	9	27722.22	249500.00	3.94
	80924 NURSE HOME NOT PROFIT BED	2	1116.50	2233.00	0.04
	80114 SURGERY OPHTHALMOLOGY M.D.	3	6361.00	19083.00	0.30
	80152 SURGERY NEUROLOGY M.D.	2	3000.00	6000.00	0.09
	84154 SURGERY ORTHOPEDIC D.O.	1	140000.00	140000.00	2.21
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	1000.00	1000.00	0.02
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	2	3355.00	6710.00	0.11
	80410 CHIROPRACTORS	2	2600.00	5200.00	0.08
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	1	350.00	350.00	0.01
	80249 PSYCHIATRY M.D.	1	5000.00	5000.00	0.08
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3750.00	3750.00	0.06
	80293 PEDIATRICS MINOR SURG M.D.	3	220180.67	660542.00	10.42
	80167 SURGERY GYNECOLOGY M.D.	2	2625.00	5250.00	0.08
	80277 GYNECOLOGY MINOR SURG M.D.	2	500.00	1000.00	0.02
	80166 SURGERY ABDOMINAL M.D.	2	18200.00	36400.00	0.57
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	3	11573.67	34721.00	0.55
	80284 INTERNAL MED MINOR SURG M.D.	1	35000.00	35000.00	0.55

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ALL COMPANIES FOR YEAR: 80

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80234 PHARMACOLOGY CLINICAL M.D.	2	15000.00	30000.00	0.47
	80282 DERMATOLOGY MINOR SURGERY M.D.	2	575.00	1150.00	0.02
	80266 PATHOLOGY NO SURGERY M.D.	1	100000.00	100000.00	1.58
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	2000.00	2000.00	0.03
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	50000.00	50000.00	0.79
	80916 MENTAL INSTITUTE NOT PROFIT BED	1	6250.00	6250.00	0.10
	80289 OPHTHALMOLOGY MINOR SURG M.D.	1	90000.00	90000.00	1.42
	80254 ALLERGY M.D.	1	40000.00	40000.00	0.63
	80235 PHYSICAL MED AND REHABILITATION M.D.	1	25000.00	25000.00	0.39
	80115 SURGERY COLON AND RECTAL M.D.	1	2200.00	2200.00	0.03
	80997 MENTAL INSTITUTE FOR PROFIT BED	1	250000.00	250000.00	3.94
	80937 OPTICIANS	1	1200.00	1200.00	0.02
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	10	26900.10	269001.00	4.24
TOTAL		238	26633.62	6338801.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 22

ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80612 HOSPITAL NOT PROFIT BED	43	10830.88	465728.00	7.21
	80211 DENTIST NOC	29	1944.59	56393.00	0.87
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	19	21236.74	403498.00	6.25
	80143 SURGERY GENERAL NOC M.D.	21	9994.48	209884.00	3.25
	80154 SURGERY ORTHOPEDIC M.D.	21	51924.05	1090405.00	16.88
	93215 HOSPITAL GOVERNMENT BED	6	2084.00	12504.00	0.19
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	10	123425.00	1234250.00	19.11
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	16	20043.31	320693.00	4.96
	80117 SURGERY GENERAL PRACTICE M.D.	11	27717.09	304888.00	4.72
	80257 INTERNAL MED NO SURGERY M.D.	7	11250.00	78750.00	1.22
	80268 PHYSICIANS NO SURGERY NOC M.D.	6	10288.00	61728.00	0.96
	80151 ANESTHESIOLOGY M.D.	4	78750.00	315000.00	4.88
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	7	2750.00	19250.00	0.30
	80611 HOSPITAL FOR PROFIT BED	7	8356.00	58492.00	0.91
	80102 EMERGENCY MED NO SURGERY M.D.	2	4612.50	9225.00	0.14
	80145 SURGERY UROLOGICAL M.D.	2	111500.00	223000.00	3.45
	80156 SURGERY PLASTIC M.D.	5	19700.00	98500.00	1.52
	80210 DENTAL HYGIENISTS	5	5640.00	28200.00	0.44

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

15:35 FRIDAY, OCTOBER 17, 1986 23

ALL COMPANIES FOR YEAR: 79

CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80923 NURSE HOME FOR PROFIT BED	4	28362.50	113450.00	1.76
	80267 PEDIATRICS NO SURGERY M.D.	2	1750.00	3500.00	0.05
	80212 DENTIST EMPLOYED ORAL SURGERY	1	2500.00	2500.00	0.04
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	2500.00	2500.00	0.04
	80924 NURSE HOME NOT PROFIT BED	4	19382.00	77528.00	1.20
	80114 SURGERY OPHTHALMOLOGY M.D.	3	19166.67	57500.00	0.89
	80144 SURGERY THORACIC M.D.	3	10833.33	32500.00	0.50
	80152 SURGERY NEUROLOGY M.D.	1	100000.00	100000.00	1.55
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	1	3500.00	3500.00	0.05
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	3	26833.33	80500.00	1.25
	59112 PHARMACISTS	1	750.00	750.00	0.01
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	1280.00	2560.00	0.04
	80410 CHIROPRACTORS	1	3000.00	3000.00	0.05
	80998 NURSE	1	11000.00	11000.00	0.17
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	1	100000.00	100000.00	1.55
	80249 PSYCHIATRY M.D.	1	247.00	247.00	0.00
	80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	300.00	300.00	0.00
	80167 SURGERY GYNECOLOGY M.D.	1	3750.00	3750.00	0.06

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

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ALL COMPANIES FOR YEAR: 79

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80277 GYNECOLOGY MINOR SURG M.D.	1	5000.00	5000.00	0.08
	80284 INTERNAL MED MINOR SURG M.D.	1	25000.00	25000.00	0.39
	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	2	7500.00	15000.00	0.23
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	2	11250.00	22500.00	0.35
	80288 NEUROLOGY MINOR SURG M.D.	1	1500.00	1500.00	0.02
	80254 ALLERGY M.D.	1	15000.00	15000.00	0.23
	80241 GASTROENTEROLOGY NO SURGERY M.D.	1	4000.00	4000.00	0.06
	84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	15000.00	15000.00	0.23
	84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	2000.00	2000.00	0.03
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.08
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.05
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.04
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.03
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	13	58193.31	756513.00	11.71
TOTAL		281	22989.27	6459986.00	100.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

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ALL YEARS 1979-1986

		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80612 HOSPITAL NOT PROFIT BED	669	63564.01	42524322.00	27.95
	80211 DENTIST NOC	262	10701.23	2803721.00	1.84
	80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	206	61954.14	12762553.00	8.39
	80143 SURGERY GENERAL NOC M.D.	183	54688.27	10007953.00	6.58
	80154 SURGERY ORTHOPEDIC M.D.	147	50714.24	7454994.00	4.90
	93215 HOSPITAL GOVERNMENT BED	136	41413.10	5632182.00	3.70
	80999 ADD CHG PARTNERSHIP LIABILITY M.D.	124	56464.12	7001551.00	4.60
	80421 FAMILY PHYSICIAN MINOR SURG M.D.	111	49352.89	5478171.00	3.60
	80117 SURGERY GENERAL PRACTICE M.D.	77	49667.64	3824408.00	2.51
	80257 INTERNAL MED NO SURGERY M.D.	66	39922.86	2634909.00	1.73
	80268 PHYSICIANS NO SURGERY NOC M.D.	58	52040.07	3018324.00	1.98
	80151 ANESTHESIOLOGY M.D.	55	104105.58	5725807.00	3.76
	80420 FAMILY PHYSICIAN NO SURGERY M.D.	53	24620.15	1304868.00	0.86
	80611 HOSPITAL FOR PROFIT BED	45	39680.91	1785641.00	1.17
	80102 EMERGENCY MED NO SURGERY M.D.	41	43961.76	1802432.00	1.18
	80145 SURGERY UROLOGICAL M.D.	40	39613.80	1584552.00	1.04
	80156 SURGERY PLASTIC M.D.	39	34735.21	1354673.00	0.89
	80210 DENTAL HYGIENISTS	38	11063.61	420417.00	0.28

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	84268 PHYSICIANS NO SURGERY NOC D.O.	37	37091.24	1372376.00	0.90
	80923 NURSE HOME FOR PROFIT BED	37	11337.76	419497.00	0.28
	80267 PEDIATRICS NO SURGERY M.D.	37	58473.11	2163505.00	1.42
	80212 DENTIST EMPLOYED ORAL SURGERY	37	69892.86	2586036.00	1.70
	84421 FAMILY PHYSICIAN MINOR SURG D.O.	27	55352.33	1494513.00	0.98
	80924 NURSE HOME NOT PROFIT BED	26	9920.81	257941.00	0.17
	80114 SURGERY OPHTHALMOLOGY M.D.	26	33358.04	867309.00	0.57
	80144 SURGERY THORACIC M.D.	24	92455.33	2218928.00	1.46
	80152 SURGERY NEUROLOGY M.D.	21	96795.19	2032699.00	1.34
	84154 SURGERY ORTHOPEDIC D.O.	20	79138.35	1582767.00	1.04
	80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	20	45654.90	913098.00	0.60
	80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	17	23752.59	403794.00	0.27
	59112 PHARMACISTS	17	1391.65	23658.00	0.02
	80613 CLINICS OUTP ONLY FOR PROFIT VISITS	16	35961.94	575391.00	0.38
	80410 CHIROPRACTORS	15	9596.53	143948.00	0.09
	80998 NURSE	13	30563.62	397327.00	0.26
	84999 ADD CHG PARTNERSHIP LIABILITY D.O.	12	66478.42	797741.00	0.52
	80249 PSYCHIATRY M.D.	12	17503.92	210047.00	0.14

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY MD	10	17838.50	178385.00	0.12
	84143 SURGERY GENERAL NOC D.O.	9	55648.89	500840.00	0.33
	80293 PEDIATRICS MINOR SURG M.D.	8	189130.25	1513042.00	0.99
	80167 SURGERY GYNECOLOGY M.D.	8	23615.50	188924.00	0.12
	80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	81775.63	654205.00	0.43
	84965 HOSPITAL OSTEOPATH BED	7	97609.71	683268.00	0.45
	80277 GYNECOLOGY MINOR SURG M.D.	7	3618.57	25330.00	0.02
	80166 SURGERY ABDOMINAL M.D.	7	30378.57	212650.00	0.14
	84284 INTERNAL MED MINOR SURG D.O.	6	18716.67	112300.00	0.07
	84155 SURGERY PLASTIC- OTORHINOLARYNGOLOGY DO	6	60472.33	362834.00	0.24
	80294 PHYSICIAN MINOR SURGERY NOC M.D.	6	19467.83	116807.00	0.08
	80284 INTERNAL MED MINOR SURG M.D.	6	29366.67	176200.00	0.12
	80234 PHARMACOLOGY CLINICAL M.D.	6	8541.67	51250.00	0.03
	80157 EMERGENCY MED MAJOR SURG M.D.	6	50595.83	303575.00	0.20
	80146 SURGERY VASCULAR M.D.	6	30250.00	181500.00	0.12
	84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	5	87035.80	435179.00	0.29
	80994 OPTOMETRISTS	5	3944.40	19722.00	0.01
	80233 OCCUPATIONAL MED M.D.	5	11570.00	57850.00	0.04
	80223 DENTIST FED GOVERNMENT NOC	5	13200.00	66000.00	0.04

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CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	5	7050.00	35250.00	0.02
	84151 ANESTHESIOLOGY D.O.	4	197500.00	790000.00	0.52
	80954 SANITARIUM NOT PROFIT VISITS	4	34750.00	139000.00	0.09
	80610 HOSPITAL FOR PROFIT VISITS	4	3125.00	12500.00	0.01
	80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	4	5925.75	23703.00	0.02
	80282 DERMATOLOGY MINOR SURGERY M.D.	4	3037.50	12150.00	0.01
	80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	4	78750.00	315000.00	0.21
	80266 PATHOLOGY NO SURGERY M.D.	4	35062.50	140250.00	0.09
	80256 DERMATOLOGY NO SURGERY M.D.	4	6643.25	26573.00	0.02
	80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	10500.00	42000.00	0.03
	80141 SURGERY CARDIAC M.D.	4	20500.00	82000.00	0.05
	84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	8333.33	25000.00	0.02
	84145 SURGERY UROLOGICAL D.O.	3	37370.67	112112.00	0.07
	80617 HOSPITAL NOT PROFIT VISITS	3	183657.67	550973.00	0.36
	80614 CLINICS OUTP ONLY NOT PROFIT VISITS	3	17833.33	53500.00	0.04
	80292 PATHOLOGY MINOR SURG M.D.	3	87550.00	262650.00	0.17
	80288 NEUROLOGY MINOR SURG M.D.	3	70500.00	211500.00	0.14
	80261 NEUROLOGY NO SURGERY M.D.	3	85833.33	257500.00	0.17

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CODE UNKNOWN?	PROFESSION SPECIALTY	INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
NO	80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	3	30053.33	90160.00	0.06
	84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	9375.00	18750.00	0.01
	84420 FAMILY PHYSICIAN NO SURGERY D.O.	2	2312.50	4625.00	0.00
	80960 NURSE ANESTHETISTS	2	145.00	290.00	0.00
	80926 SANITARIUM NOT PROFIT BED	2	2623.50	5247.00	0.00
	80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	242.00	484.00	0.00
	80916 MENTAL INSTITUTE NOT PROFIT BED	2	4875.00	9750.00	0.01
	80289 OPHTHALMOLOGY MINOR SURG M.D.	2	60000.00	120000.00	0.08
	80269 PULMONARY DISEASE NO SURGERY M.D.	2	294811.00	589622.00	0.39
	80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	2	5450.00	10900.00	0.01
	80254 ALLERGY M.D.	2	27500.00	55000.00	0.04
	80241 GASTROENTEROLOGY NO SURGERY M.D.	2	25750.00	51500.00	0.03
	80235 PHYSICAL MED AND REHABILITATION M.D.	2	17500.00	35000.00	0.02
	80216 DENTIST MILITARY	2	403010.50	806021.00	0.53
	80158 SURGERY OTOLOGY M.D.	2	33500.00	67000.00	0.04
	80150 SURGERY CARDIOVASCULAR DISEASE M.D.	2	80000.00	160000.00	0.11

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80132 MILITARY MINOR SURGERY M.D.	2	11500.00	23000.00	0.02
	80115 SURGERY COLON AND RECTAL M.D.	2	18600.00	37200.00	0.02
	80108 SURGERY NEPHROLOGY M.D.	2	240201.00	480402.00	0.32
	92216 NURSE HOME GOVERNMENT VISITS	1	2006.00	2006.00	0.00
	84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	1	50000.00	50000.00	0.03
	84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	300000.00	300000.00	0.20
	84289 OPHTHALMOLOGY MINOR SURG D.O.	1	15000.00	15000.00	0.01
	84266 PATHOLOGY NO SURGERY D.O.	1	149726.00	149726.00	0.10
	84257 INTERNAL MED NO SURGERY D.O.	1	60000.00	60000.00	0.04
	84256 DERMATOLOGY NO SURGERY D.O.	1	1250.00	1250.00	0.00
	84254 ALLERGY D.O.	1	500.00	500.00	0.00
	84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	2500.00	2500.00	0.00
	84249 PSYCHIATRY D.O.	1	2500.00	2500.00	0.00
	84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	15000.00	15000.00	0.01
	84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	2000.00	2000.00	0.00
	84156 SURGERY PLASTIC D.O.	1	15750.00	15750.00	0.01
	84102 EMERGENCY MED NO SURGERY D.O.	1	52500.00	52500.00	0.03

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80997 MENTAL INSTITUTE FOR PROFIT BED	1	250000.00	250000.00	0.16
	80993 CHIROPDIST	1	4000.00	4000.00	0.00
	80992 BLOOD BANKS	1	750.00	750.00	0.00
	80951 NURSE HOME FOR PROFIT VISITS	1	7750.00	7750.00	0.01
	80937 OPTICIANS	1	1200.00	1200.00	0.00
	80925 SANITARIUM FOR PROFIT BED	1	2000.00	2000.00	0.00
	80715 MEDICAL OR X-RAY LABORATORY	1	12000.00	12000.00	0.01
	80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1470.00	1470.00	0.00
	80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	15000.00	15000.00	0.01
	80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	15000.00	15000.00	0.01
	80278 HEMATOLOGY MINOR SURG M.D.	1	12500.00	12500.00	0.01
	80260 NEPHROLOGY NO SURGERY M.D.	1	10000.00	10000.00	0.01
	80258 LARYNGOLOGY NO SURGERY M.D.	1	5000.00	5000.00	0.00
	80252 RHEUMATOLOGY NO SURGERY M.D.	1	200000.00	200000.00	0.13
	80225 DENTIST FED GOVERNMENT ORAL SURGERY	1	5000.00	5000.00	0.00
	80217 DENTIST MILITARY X-RAY THERAPY	1	10000.00	10000.00	0.01
	80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	1	104040.00	104040.00	0.07
	80170 SURGERY HEAD AND NECK M.D.	1	3500.00	3500.00	0.00

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		INDEMNITY			
		NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
CODE UNKNOWN?	PROFESSION SPECIALTY				
NO	80168 SURGERY OBSTETRICS M.D.	1	17500.00	17500.00	0.01
	80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	200000.00	200000.00	0.13
	80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	2500.00	2500.00	0.00
	80131 MILITARY NO SURGERY M.D.	1	2000.00	2000.00	0.00
	80106 SURGERY LARYNGOLOGY M.D.	1	49035.00	49035.00	0.03
	80104 SURGERY GASTROENTEROLOGY M.D.	1	20000.00	20000.00	0.01
YES	PROFESSION SPECIALTY				
	00000 NO AVAILABLE DEFINITION	84	41098.30	3452257.00	2.27
TOTAL		3117	48812.88	152149760.00	100.00

TABLE X

Company Indemnity Analysis
(By Name of Company)

We have also included a table showing the claim activity of each insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We do intend to maintain a full and accurate data base in this line of business.

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 COMPANY INDEMNITY ANALYSIS
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COMPANY NAME:	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
MEDICAL PROTECTIVE COMPANY	133	57231.21	7611751.00	19.51
MISSOURI PROFESSIONAL LIABILITY INSASSO	127	28550.43	3625904.00	9.29
PROFESSIONAL MUTUAL INS CO	75	63727.53	4779565.00	12.25
MEDICAL DEFENSE ASSOCIATES	61	77802.84	4745973.00	12.17
ST PAUL FIRE & MARINE INSURANCE CO	58	169790.52	9847850.00	25.24
AETNA CASUALTY AND SURETY COMPANY	48	57929.85	2780633.00	7.13
PROVIDERS INS CO	23	12324.48	283463.00	0.73
MISSOURI MEDICAL INSURANCE COMPANY	22	67013.00	1474286.00	3.78
FEDERAL INSURANCE COMPANY	16	75280.56	1204489.00	3.09
RISK CONTROL ASSOCIATES INC	6	11750.00	70500.00	0.18
CONTINENTAL CASUALTY COMPANY	5	2685.40	13427.00	0.03
NATIONAL CHIROPRACTIC MUTUAL INS CO	4	8500.00	34000.00	0.09
UNITED STATES FIDELITY & GUARANTY CO	2	53000.00	106000.00	0.27
MARYLAND CASUALTY COMPANY	2	600000.00	1200000.00	3.08
CHICAGO INSURANCE COMPANY	2	2018.00	4036.00	0.01
WESTERN CASUALTY AND SURETY COMPANY	2	30000.00	60000.00	0.15
DRUGGISTS MUTUAL INSURANCE COMPANY	2	337.50	675.00	0.00
ST PAUL MERCURY INSURANCE COMPANY	2	1775.00	3550.00	0.01
STANDARD FIRE INSURANCE COMPANY	1	2112.00	2112.00	0.01
EMPIRE FIRE AND MARINE INSURANCE CO	1	30000.00	30000.00	0.08
HARTFORD ACCIDENT & INDEMNITY CO	1	40000.00	40000.00	0.10
NORTH RIVER INSURANCE COMPANY THE	1	1000000.00	1000000.00	2.56

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	INDEMNITY			
	NUMBER OF CLAIMS PAID	AVG. CLAIM PAID	TOTAL AMOUNT OF CLAIMS	PERCENT TO TOTAL PAID
COMPANY NAME:				
VIGILANT INSURANCE COMPANY	1	5000.00	5000.00	0.01
GENERAL INSURANCE CO OF AMERICA	1	13472.00	13472.00	0.03
PRUDENTIAL PROPERTY & CASUALTY INS CO	1	75000.00	75000.00	0.19
TOTAL	597	65346.21	39011686.00	100.00

TABLE XI

Claim Dispositions

Another table is at last provided for the legislature that tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT	Average number of months from date of incident to date of first report to insurer.
INC-DSP	Average number of months from date of incident to date of closure of claim by insurer.
AVG-SEV	Average severity of loss for those claims.

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DISPOSITION OF CLAIM - 1985

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DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	145	24.28	7	15	3	12,803	928
BEFORE TRIAL OR HEARING	303	50.75	22	52	5	60,571	7,686
TOTAL SETTLED	448	75.04	17	40	4	45,110	5,499
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	19	3.18	14	45	4	149,039	9,876
JUDGEMENT NWS VERDICT FOR DEFENDANT	2	.33	12	77	5	25,500	13,098
JUDGEMENT FOR PLAINTIFF	18	3.01	28	64	5	432,124	20,445
FOR PLAINTIFF AFTER APPEAL	4	.67	11	66	5	95,432	42,852
ALL OTHER	106	17.75	16	47	5	73,201	11,117
TOTAL COURT DISPOSITIONS	149	24.95	17	50	5	126,188	12,964
TOTAL PAID CLAIM DISPOSITIONS	597	100.00	17	42	4	65,346	7,362

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ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	774	80.79	12	30	4		1,719
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	21	2.19	18	61	4		12,182
JUDGEMENT NWS FOR PLAINTIFF	6	.62	8	27	3		6,447
JUDGEMENT FOR DEFENDANT	29	3.02	15	55	5		15,265
FOR DEFENDANT AFTER APPEAL	2	.20	21	80	2		2,164
ALL OTHERS INCLUDING DISMISSALS	126	13.15	22	47	4		4,328
TOTAL COURT DISPOSITIONS	184	19.20	20	50	4		6,994
TOTAL UNPAID CLAIM DISPOSITIONS	958	100.00	14	34	4		2,732

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ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	186	35.09	15	28	3	23,048	2,178
BEFORE TRIAL OR HEARING	207	39.05	16	46	5	70,069	8,212
DURING TRIAL OR HEARING	3	.56	22	50	4	50,666	12,678
AFTER TRIAL/HEARING, BEFORE DECISION	2	.37	36	61	4	15,000	16,926
NOT SPECIFIED	4	.75		6	3	4,965	269
TOTAL SETTLED	402	75.84	16	37	4	47,246	5,418
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	24	4.52	13	48	5	106,923	11,164
JUDGEMENT NWS VERDICT FOR DEFENDANT	3	.56	26	74	7	69,500	12,277
JUDGEMENT FOR PLAINTIFF	10	1.88	20	62	5	108,830	21,682
FOR PLAINTIFF AFTER APPEAL	2	.37	20	82	4	34,275	13,040
ALL OTHER	89	16.79	15	43	5	79,842	9,739
TOTAL COURT DISPOSITIONS	128	24.15	15	47	5	86,230	11,050
TOTAL PAID CLAIM DISPOSITIONS	530	100.00	15	40	4	56,661	6,778

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ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	801	83.96	11	29	4		1,107
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	29	3.03	20	55	4		8,841
JUDGEMENT NWS FOR PLAINTIFF	12	1.25	12	54	4		3,918
JUDGEMENT FOR DEFENDANT	16	1.67	20	56	4		10,759
FOR DEFENDANT AFTER APPEAL	6	.62	8	58	5		5,633
ALL OTHERS INCLUDING DISMISSALS	90	9.43	21	49	5		5,418
TOTAL COURT DISPOSITIONS	153	16.03	20	52	4		6,516
TOTAL UNPAID CLAIM DISPOSITIONS	954	100.00	13	32	4		1,975

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ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC. DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF							
BEFORE FILING SUIT OR HEARING	123	28.53	9	18	3	15,499	1,321
BEFORE TRIAL OR HEARING	156	36.19	19	53	4	46,317	5,931
DURING TRIAL OR HEARING	6	1.39	15	45	5	320,833	17,895
NOT SPECIFIED	16	3.71	12	40	5	94,937	6,878
TOTAL SETTLED	301	69.83	14	38	4	41,780	4,336
COURT DISPOSITIONS							
DIRECTED VERDICT FOR PLAINTIFF	40	9.28	16	39	4	33,793	10,269
JUDGEMENT FOR PLAINTIFF	12	2.78	11	45	3	82,930	15,445
ALL OTHER	78	18.09	20	48	5	84,873	7,834
TOTAL COURT DISPOSITIONS	130	30.16	18	45	4	68,976	9,286
TOTAL PAID CLAIM DISPOSITIONS	431	100.00	16	40	4	49,983	5,829

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PAGE 2

ALL COMPANIES

DISPOSITION	NO OF CLAIM REPORTS	%	INC RPT	INC DSP	AVG SEV	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT							
CLAIM OR SUIT ABANDONED	612	82.81	10	25	3		1,123
COURT DISPOSITIONS							
DIRECTED VERDICT FOR DEFENDENT	26	3.51	13	45	4		5,353
JUDGEMENT NWS FOR PLAINTIFF	2	.27	14	30	4		1,128
JUDGEMENT FOR DEFENDANT	10	1.35	16	57	3		11,700
FOR DEFENDANT AFTER APPEAL	1	.13	18	74	3		54,103
ALL OTHERS INCLUDING DISMISSALS	88	11.90	21	45	4		2,593
TOTAL COURT DISPOSITIONS	127	17.18	19	46	4		4,258
TOTAL UNPAID CLAIM DISPOSITIONS	739	100.00	11	28	3		1,662

TABLE XII

Financial Data in Market Share Order
(Derived from Page 14 Supplement)

The source of these tables is independent of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes premium in five subcategories of malpractice insurance:

- A Physicians and Surgeons
- B Dentists
- C Nurses
- D Hospitals
- E Other
- F Total

The reports are sequenced by market share and show the name of the insurer, the premium written, premium earned, losses paid, losses incurred, cash flow loss ratio, true loss ratio and percent unpaid. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

9:06 WEDNESDAY, NOVEMBER 19, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$16,900,731	20.82	PROVIDERS INS CO
2	000	32654	\$12,541,220	15.45	MEDICAL DEFENSE ASSOCIATES
3	861	33863	\$12,009,883	14.8	MISSOURI PROFESSIONAL LIABILITY INSASSO
4	164	24767	\$10,621,146	13.09	ST PAUL FIRE & MARINE INSURANCE CO
5	000	36668	\$9,632,497	11.87	MISSOURI MEDICAL INSURANCE COMPANY
6	000	11843	\$8,543,234	10.53	MEDICAL PROTECTIVE COMPANY
7	000	16349	\$2,862,057	3.526	PROFESSIONAL MUTUAL INS CO
8	000	33367	\$2,615,928	3.223	RISK CONTROL ASSOCIATES INC
9	000	28800	\$1,565,253	1.928	INSURANCE CORPORATION OF AMERICA
10	218	20443	\$886,555	1.092	CONTINENTAL CASUALTY COMPANY
11	091	22357	\$768,680	0.947	HARTFORD ACCIDENT & INDEMNITY CO
12	901	22748	\$421,552	0.519	PACIFIC EMPLOYERS INSURANCE COMPANY
13	218	20427	\$405,290	0.499	AMERICAN CASUALTY CO OF READING, PA
14	076	22810	\$382,887	0.472	CHICAGO INSURANCE COMPANY
15	164	24791	\$371,316	0.457	ST PAUL MERCURY INSURANCE COMPANY
16	929	12246	\$303,017	0.373	AMERICAN CONTINENTAL INSURANCE CO
17	000	15865	\$215,907	0.266	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	218	20478	\$173,324	0.214	NATIONAL FIRE INS CO OF HARTFORD
19	775	13714	\$76,757	0.095	DRUGGISTS MUTUAL INSURANCE COMPANY
20	189	25658	\$71,951	0.089	TRAVELERS INDEMNITY COMPANY
21	001	19038	\$71,598	0.088	AETNA CASUALTY AND SURETY COMPANY
22	299	11584	\$61,901	0.076	INTEGRITY INSURANCE COMPANY
23	486	11630	\$57,606	0.071	JEFFERSON INSURANCE CO OF NEW YORK

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,893,046	\$152,140	\$2,661,333	33.7	1	32
2	\$10,551,122	\$5,015,243	\$6,823,359	64.7	40	17
3	\$8,228,093	\$8,388,891	\$15,101,757	183.5	70	82
4	\$8,970,613	\$10,917,346	\$5,985,934	66.7	103	-55
5	\$5,140,800	\$1,467,894	\$3,066,537	59.7	15	31
6	\$8,001,621	\$7,086,838	\$13,562,945	169.5	83	81
7	\$2,772,498	\$3,692,156	\$7,553,884	272.5	129	139
8	\$1,605,118	\$70,500	\$336,800	21.0	3	17
9	\$1,134,731	\$0	\$570,702	50.3	0	50
10	\$644,269	\$154,085	\$882,157	136.9	17	113
11	\$366,339	\$94,854	\$176,496	48.2	12	22
12	\$262,000	\$0	\$135,656	51.8	0	52
13	\$346,047	\$0	\$305,280	88.2	0	88
14	\$391,718	\$4,036	\$11,593	3.0	1	2
15	\$370,915	\$1,138,050	\$281,632	75.9	306	-231
16	\$286,097	\$8,980	\$10,626	3.7	3	1
17	\$178,382	\$34,000	\$-74,976	-42.0	16	-61
18	\$94,340	\$0	\$184,746	195.8	0	196
19	\$70,185	\$675	\$1,622	2.3	1	1
20	\$99,355	\$500	\$92,965	93.6	1	93
21	\$-263,949	\$2,815,403	\$2,482,958	-940.7	3932	126
22	\$54,028	\$0	\$7,460	13.8	0	14
23	\$46,889	\$100,000	\$89,786	191.5	174	-22

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

9:06 WEDNESDAY, NOVEMBER 19, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$45,453	0.056	INSURANCE CO OF THE STATE OF PA	\$42,871	\$0	\$121	0	0	0
25	901	22713	\$45,194	0.056	INSURANCE COMPANY OF NORTH AMERICA	\$47,240	\$7,500	\$-109,290	-231	17	-247
26	091	19682	\$43,791	0.054	HARTFORD FIRE INSURANCE COMPANY	\$35,765	\$21,985	\$2,183	6	50	-55
27	215	19828	\$25,371	0.031	ARGONAUT MIDWEST INSURANCE COMPANY	\$24,520	\$1,182,985	\$4,485,603	18294	4663	13469
28	091	22411	\$24,243	0.030	TWIN CITY FIRE INSURANCE COMPANY	\$11,246	\$0	\$7,643	68	0	68
29	000	18767	\$19,872	0.024	CHURCH MUTUAL INSURANCE COMPANY	\$12,511	\$0	\$3,342	27	0	27
30	076	22837	\$12,995	0.016	INTERSTATE INDEMNITY COMPANY	\$10,164	\$0	\$8,608	85	0	85
31	610	11401	\$12,733	0.016	GUARANTY NATIONAL INSURANCE COMPANY	\$12,846	\$0	\$2,045	16	0	16
32	711	35718	\$9,854	0.012	PHICO INSURANCE COMPANY	\$9,854	\$0	\$5,000	51	0	51
33	020	26093	\$9,593	0.012	WESTERN CASUALTY AND SURETY COMPANY	\$7,164	\$60,000	\$-113,460	-1584	625	-2421
34	143	23906	\$8,378	0.010	NORTHWESTERN NATIONAL CASUALTY CO	\$7,016	\$0	\$6,741	96	0	96
35	001	19070	\$5,106	0.006	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$1,742,969	\$38,785	270	34136	-11856
36	048	34622	\$4,747	0.006	GLENS FALLS INSURANCE COMPANY THE	\$3,819	\$0	\$0	0	0	0
37	052	21083	\$3,867	0.005	INTERNATIONAL INSURANCE COMPANY	\$3,671	\$0	\$-53,661	-1462	0	-1462
38	143	23914	\$3,439	0.004	NORTHWESTERN NATIONAL INS CO	\$3,471	\$0	\$2,876	83	0	83
39	048	35289	\$2,958	0.004	CONTINENTAL INSURANCE COMPANY THE	\$2,661	\$61,000	\$-93,000	-3495	2062	-5787
40	163	24740	\$2,729	0.003	SAFECO INSURANCE CO OF AMERICA	\$3,117	\$0	\$74,751	2398	0	2398
41	059	21326	\$2,205	0.003	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,013	\$0	\$22,477	1117	0	1117
42	038	20354	\$2,167	0.003	SEA INSURANCE COMPANY LIMITED	\$9,773	\$871	\$1,943	20	40	11
43	501	10472	\$1,625	0.002	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0	0	0
44	048	20850	\$1,471	0.002	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,650	\$0	\$0	0	0	0
45	158	24384	\$1,093	0.001	RANGER INSURANCE COMPANY	\$1,093	\$0	\$-1,672	-153	0	-153
46	196	25887	\$1,091	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$2,278	\$105,950	\$-1,550	-68	9711	-4719
47	020	19704	\$751	0.001	AMERICAN STATES INSURANCE COMPANY	\$649	\$0	\$0	0	0	0
48	038	20281	\$702	0.001	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
49	232	25895	\$700	0.001	UNITED STATES LIABILITY INSURANCE CO	\$1,273	\$0	\$-2,637	-207	0	-207
50	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY	\$6,281	\$0	\$-749	-12	0	-12
51	044	20621	\$557	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$557	\$0	\$0	0	0	0
52	163	24732	\$325	0.000	GENERAL INSURANCE CO OF AMERICA	\$625	\$13,472	\$-7,618	-1219	4145	-3374
53	095	22519	\$262	0.000	HOME INDEMNITY COMPANY THE	\$204	\$0	\$0	0	0	0
54	052	21113	\$125	0.000	UNITED STATES FIRE INSURANCE CO	\$816	\$3,276	\$-35,415	-4340	2621	-4742
55	011	19372	\$108	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$208	\$0	\$-2,656	-1277	0	-1277
56	901	20702	\$34	0.000	AETNA FIRE UNDERWRITERS INS CO	\$90	\$0	\$65	72	0	72
57	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$427	\$0	\$0	0	0	0
58	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$2,961	\$0	\$-7,665	-259	0	-259
59	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
60	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$98,227	0	0	0
61	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$0	\$21,000	0	0	0
62	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$2,000	\$55,299	0	0	0
63	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO	\$72	\$0	\$0	0	0	0
64	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$149,397	\$1,454,091	0	0	0
65	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$143	\$0	\$134	94	0	94
66	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-56	0	-56
67	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$4,670	\$-27,648	0	0	0
68	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$342	\$0	\$-317,924	-92960	0	-92960
69	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-304	0	0	0
70	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$68,055	0	0	0
71	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC	\$0	\$0	\$-286	0	0	0
72	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-144	0	0	0
73	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA	\$0	\$0	\$-86	0	0	0
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$79,500	\$12,230	0	0	0

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

9:06 WEDNESDAY, NOVEMBER 19, 1986 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	350	34207	\$0	0.000	PURITAN INSURANCE COMPANY
76	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
77	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
78	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
79	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
80	011	19356	\$-7	-.000	MARYLAND CASUALTY COMPANY
81	185	25534	\$-53	-.000	TRANSAMERICA INSURANCE COMPANY
82	008	19232	\$-2,147	-.003	ALLSTATE INSURANCE COMPANY
83	080	22047	\$-2,387	-.003	NORTH STAR REINSURANCE CORPORATION
84	052	21105	\$-8,602	-.011	NORTH RIVER INSURANCE COMPANY THE
85	012	19445	\$-673,771	-.830	NATIONAL UNION FIRE INS CO OF PITTSBURG

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\$81,167,453

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$-114	0	0	0
76	\$14	\$0	\$0	0	0	0
77	\$1,396	\$0	\$-6,738	-483	0	-483
78	\$0	\$0	\$-27,100	0	0	0
79	\$0	\$55,683	\$-59,304	0	0	0
80	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
81	\$-51	\$0	\$5,632	-11043	0	-11043
82	\$32,004	\$0	\$16,200	51	0	51
83	\$3,199	\$0	\$492,000	15380	0	15380
84	\$91,544	\$1,071,854	\$760,325	831	-12461	-340
85	\$451,235	\$119,017	\$1,707,946	379	-18	352
	=====	=====	=====			
	\$58,127,177	\$48,843,429	\$71,382,689	122.80	60.18	38.78

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
PHYSICIANS AND SURGEONS

14:55 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$12,541,220	27.62	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$9,632,497	21.21	MISSOURI MEDICAL INSURANCE COMPANY
3	000	11843	\$7,968,312	17.55	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$7,060,422	15.55	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$2,735,110	6.023	PROFESSIONAL MUTUAL INS CO
6	000	33367	\$2,494,850	5.494	RISK CONTROL ASSOCIATES INC
7	000	28800	\$1,565,253	3.447	INSURANCE CORPORATION OF AMERICA
8	218	20443	\$886,555	1.952	CONTINENTAL CASUALTY COMPANY
9	218	20427	\$405,290	0.892	AMERICAN CASUALTY CO OF READING, PA
10	901	22748	\$321,707	0.708	PACIFIC EMPLOYERS INSURANCE COMPANY
11	218	20478	\$173,324	0.382	NATIONAL FIRE INS CO OF HARTFORD
12	861	40401	\$166,863	0.367	PROVIDERS INS CO
13	012	19429	\$45,453	0.100	INSURANCE CO OF THE STATE OF PA
14	091	19682	\$43,791	0.096	HARTFORD FIRE INSURANCE COMPANY
15	091	22411	\$24,243	0.053	TWIN CITY FIRE INSURANCE COMPANY
16	189	25658	\$18,613	0.041	TRAVELERS INDEMNITY COMPANY
17	711	35718	\$9,854	0.022	PHICO INSURANCE COMPANY
18	020	26093	\$1,668	0.004	WESTERN CASUALTY AND SURETY COMPANY
19	610	11401	\$1,214	0.003	GUARANTY NATIONAL INSURANCE COMPANY
20	232	25895	\$700	0.002	UNITED STATES LIABILITY INSURANCE CO
21	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY
22	163	24732	\$130	0.000	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$10,551,122	\$5,015,243	\$6,823,359	65	40	17
2	\$5,140,800	\$1,467,894	\$3,066,537	60	15	31
3	\$7,484,304	\$7,010,039	\$12,713,170	170	88	76
4	\$5,850,207	\$3,945,800	\$3,771,100	64	56	-3
5	\$2,650,854	\$3,673,546	\$7,391,686	279	134	140
6	\$1,542,929	\$70,500	\$336,800	22	3	17
7	\$1,134,731	\$0	\$570,702	50	0	50
8	\$644,269	\$154,085	\$882,157	137	17	113
9	\$346,047	\$0	\$305,280	88	0	88
10	\$210,921	\$0	\$135,656	64	0	64
11	\$94,340	\$0	\$184,746	196	0	196
12	\$162,157	\$56,775	\$429,121	265	34	230
13	\$42,871	\$0	\$121	0	0	0
14	\$35,765	\$21,985	\$2,183	6	50	-55
15	\$11,246	\$0	\$7,643	68	0	68
16	\$4,628	\$500	\$158,856	3432	3	3422
17	\$9,854	\$0	\$5,000	51	0	51
18	\$1,988	\$60,000	\$-113,460	-5707	3597	-8725
19	\$1,844	\$0	\$722	39	0	39
20	\$1,273	\$0	\$-2,637	-207	0	-207
21	\$6,281	\$0	\$-749	-12	0	-12
22	\$304	\$13,472	\$8,792	2892	10363	-1539

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\$45,412,106

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MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
DENTISTS

14:57 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$1,692,808	72.17	ST PAUL FIRE & MARINE INSURANCE CO	\$1,567,713	\$614,672	\$947,420	60	36	21
2	000	11843	\$574,922	24.51	MEDICAL PROTECTIVE COMPANY	\$517,317	\$76,799	\$849,775	164	13	149
3	076	22810	\$44,642	1.903	CHICAGO INSURANCE COMPANY	\$61,828	\$0	\$30,800	50	0	50
4	164	24791	\$24,651	1.051	ST PAUL MERCURY INSURANCE COMPANY	\$25,125	\$0	\$5,605	22	0	22
5	001	19070	\$5,106	0.218	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$23,581	\$-106,983	-744	462	-908
6	000	33367	\$1,274	0.054	RISK CONTROL ASSOCIATES INC	\$349	\$0	\$0	0	0	0
7	038	20281	\$702	0.030	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
8	196	25887	\$661	0.028	UNITED STATES FIDELITY & GUARANTY CO	\$680	\$0	\$3,279	482	0	482
9	048	35289	\$546	0.023	CONTINENTAL INSURANCE COMPANY THE	\$123	\$0	\$0	0	0	0
10	001	19038	\$164	0.007	AETNA CASUALTY AND SURETY COMPANY	\$4,575	\$18,472	\$55,149	1205	11263	802
11	189	25658	\$50	0.002	TRAVELERS INDEMNITY COMPANY	\$20,115	\$0	\$-18,314	-91	0	-91
12	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$10	\$0	\$0	0	0	0
13	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
14	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-3,097	0	0	0
15	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$423	\$0	\$0	0	0	0
16	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$325	\$0	\$-305,006	-93848	0	-93848
17	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$41	\$0	\$-246	-600	0	-600
			=====			=====	=====	=====			
			\$2,345,535			\$2,231,483	\$2,569,657	\$3,971,947	177.99	109.56	62.84

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
NURSES

14:59 THURSDAY, NOVEMBER 13, 1986

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	000	33367	\$119,804	51.9	RISK CONTROL ASSOCIATES INC	\$61,840	\$0	\$0	0.00	0.000	0.00
2	001	19038	\$51,234	22.19	AETNA CASUALTY AND SURETY COMPANY	\$63,652	\$25,000	\$-323,608	-508.40	48.796	-547.68
3	486	11630	\$39,792	17.24	JEFFERSON INSURANCE CO OF NEW YORK	\$35,206	\$100,000	\$89,728	254.87	251.307	-29.18
4	020	26093	\$7,925	3.433	WESTERN CASUALTY AND SURETY COMPANY	\$5,176	\$0	\$0	0.00	0.000	0.00
5	861	40401	\$6,445	2.792	PROVIDERS INS CO	\$11,857	\$0	\$11,866	100.08	0.000	100.08
6	052	21083	\$3,300	1.429	INTERNATIONAL INSURANCE COMPANY	\$2,629	\$0	\$2,840	108.03	0.000	108.03
7	501	10472	\$1,625	0.704	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0.00	0.000	0.00
8	052	21113	\$725	0.314	UNITED STATES FIRE INSURANCE CO	\$453	\$3,276	\$-1,058	-233.55	451.862	-956.73
9	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$30	\$0	\$-23	-76.67	0.000	-76.67
10	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$-11	0.00	0.000	0.00
11	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-55.56	0.000	-55.56
12	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$55,000	\$-5,000	0.00	0.000	0.00
13	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$-27,100	0.00	0.000	0.00
			=====			=====	=====	=====			
			\$230,850			\$182,164	\$183,276	\$-252,371	-138.54	79.39	-239.15

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
HOSPITALS

9:08 WEDNESDAY, NOVEMBER 19, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$15,967,613	50.46	PROVIDERS INS CO
2	861	33863	\$12,009,883	37.95	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$1,867,916	5.902	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$767,618	2.426	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$346,665	1.095	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$303,017	0.958	AMERICAN CONTINENTAL INSURANCE CO
7	000	16349	\$126,947	0.401	PROFESSIONAL MUTUAL INS CO
8	901	22748	\$99,390	0.314	PACIFIC EMPLOYERS INSURANCE COMPANY
9	189	25658	\$53,288	0.168	TRAVELERS INDEMNITY COMPANY
10	901	22713	\$43,379	0.137	INSURANCE COMPANY OF NORTH AMERICA
11	215	19828	\$25,371	0.080	ARGONAUT MIDWEST INSURANCE COMPANY
12	001	19038	\$20,200	0.064	AETNA CASUALTY AND SURETY COMPANY
13	143	23906	\$8,378	0.026	NORTHWESTERN NATIONAL CASUALTY CO
14	143	23914	\$3,439	0.011	NORTHWESTERN NATIONAL INS CO
15	048	35289	\$2,164	0.007	CONTINENTAL INSURANCE COMPANY THE
16	048	34622	\$1,887	0.006	GLENS FALLS INSURANCE COMPANY THE
17	158	24384	\$1,093	0.003	RANGER INSURANCE COMPANY
18	076	22810	\$758	0.002	CHICAGO INSURANCE COMPANY
19	052	21083	\$567	0.002	INTERNATIONAL INSURANCE COMPANY
20	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
21	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
22	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,356,983	\$66,452	\$2,115,061	28.7	0.42	27.8
2	\$8,228,093	\$8,388,891	\$15,101,757	183.5	69.85	81.6
3	\$1,552,693	\$6,355,022	\$1,270,061	81.8	340.22	-327.5
4	\$365,512	\$59,854	\$187,368	51.3	7.80	34.9
5	\$345,790	\$1,138,050	\$250,484	72.4	328.29	-256.7
6	\$286,097	\$8,980	\$10,626	3.7	2.96	0.6
7	\$121,644	\$18,610	\$162,198	133.3	14.66	118.0
8	\$50,853	\$0	\$0	0.0	0.00	0.0
9	\$74,612	\$0	\$-47,577	-63.8	0.00	-63.8
10	\$45,469	\$7,500	\$6,500	14.3	17.29	-2.2
11	\$24,520	\$1,182,985	\$4,485,603	18293.7	4662.74	13469.1
12	\$-332,176	\$1,999,160	\$1,700,123	-511.8	9896.83	90.0
13	\$7,016	\$0	\$6,741	96.1	0.00	96.1
14	\$3,471	\$0	\$2,876	82.9	0.00	82.9
15	\$1,597	\$0	\$0	0.0	0.00	0.0
16	\$647	\$0	\$0	0.0	0.00	0.0
17	\$1,093	\$0	\$-1,672	-153.0	0.00	-153.0
18	\$758	\$0	\$-6,144	-810.6	0.00	-810.6
19	\$1,042	\$0	\$-56,501	-5422.4	0.00	-5422.4
20	\$0	\$0	\$1,125	0.0	0.00	0.0
21	\$0	\$2,000	\$55,299	0.0	0.00	0.0
22	\$148	\$0	\$0	0.0	0.00	0.0

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
HOSPITALS

9:08 WEDNESDAY, NOVEMBER 19, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
24	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
25	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY
26	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
27	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA
28	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
29	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
30	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
31	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
32	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
33	052	21113	\$-600	-.002	UNITED STATES FIRE INSURANCE CO
34	080	22047	\$-2,387	-.008	NORTH STAR REINSURANCE CORPORATION
			=====		
			\$31,646,586		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-239	0.0	0	0.0
24	\$383	\$0	\$0	0.0	0	0.0
25	\$0	\$0	\$68,055	0.0	0	0.0
26	\$0	\$0	\$-144	0.0	0	0.0
27	\$0	\$0	\$-86	0.0	0	0.0
28	\$0	\$0	\$-23,014	0.0	0	0.0
29	\$0	\$79,500	\$12,230	0.0	0	0.0
30	\$14	\$0	\$0	0.0	0	0.0
31	\$1,396	\$0	\$-6,738	-482.7	0	-482.7
32	\$0	\$55,683	\$-59,304	0.0	0	0.0
33	\$-450	\$0	\$-16,234	3607.6	0	3607.6
34	\$3,199	\$0	\$492,000	15379.8	0	15379.8
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	\$18,140,404	\$19,362,687	\$25,710,454	141.73	61.18	34.99

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
OTHER

15:05 THURSDAY, NOVEMBER 13, 1986

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$759,810	49.58	PROVIDERS INS CO
2	076	22810	\$338,459	22.09	CHICAGO INSURANCE COMPANY
3	000	15865	\$215,907	14.09	NATIONAL CHIROPRACTIC MUTUAL INS CO
4	775	13714	\$76,757	5.009	DRUGGISTS MUTUAL INSURANCE COMPANY
5	299	11584	\$61,901	4.040	INTEGRITY INSURANCE COMPANY
6	000	18767	\$19,872	1.297	CHURCH MUTUAL INSURANCE COMPANY
7	486	11630	\$17,814	1.163	JEFFERSON INSURANCE CO OF NEW YORK
8	076	22837	\$12,995	0.848	INTERSTATE INDEMNITY COMPANY
9	610	11401	\$11,519	0.752	GUARANTY NATIONAL INSURANCE COMPANY
10	048	34622	\$2,860	0.187	GLENS FALLS INSURANCE COMPANY THE
11	163	24740	\$2,729	0.178	SAFECO INSURANCE CO OF AMERICA
12	059	21326	\$2,205	0.144	EMPIRE FIRE AND MARINE INSURANCE CO
13	038	20354	\$2,167	0.141	SEA INSURANCE COMPANY LIMITED
14	901	22713	\$1,815	0.118	INSURANCE COMPANY OF NORTH AMERICA
15	048	20850	\$1,471	0.096	FIREMENS INS CO OF NEWARK, NEW JERSEY
16	091	22357	\$1,062	0.069	HARTFORD ACCIDENT & INDEMNITY CO
17	020	19704	\$751	0.049	AMERICAN STATES INSURANCE COMPANY
18	044	20621	\$557	0.036	COMMERCIAL UNION INSURANCE COMPANY
19	901	22748	\$455	0.030	PACIFIC EMPLOYERS INSURANCE COMPANY
20	196	25887	\$430	0.028	UNITED STATES FIDELITY & GUARANTY CO
21	095	22519	\$262	0.017	HOME INDEMNITY COMPANY THE
22	048	35289	\$248	0.016	CONTINENTAL INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$362,049	\$28,913	\$105,285	29	4	21
2	\$325,644	\$4,036	\$0	0	1	-1
3	\$178,382	\$34,000	\$-74,976	-42	16	-61
4	\$70,185	\$675	\$1,622	2	1	1
5	\$54,028	\$0	\$7,460	14	0	14
6	\$12,511	\$0	\$3,342	27	0	27
7	\$11,683	\$0	\$58	0	0	0
8	\$10,164	\$0	\$8,608	85	0	85
9	\$11,002	\$0	\$8,474	77	0	77
10	\$3,172	\$0	\$0	0	0	0
11	\$2,189	\$0	\$665	30	0	30
12	\$2,013	\$0	\$22,477	1117	0	1117
13	\$9,773	\$871	\$5,479	56	40	47
14	\$1,771	\$0	\$-115,790	-6538	0	-6538
15	\$1,079	\$0	\$0	0	0	0
16	\$786	\$0	\$-626	-80	0	-80
17	\$649	\$0	\$0	0	0	0
18	\$557	\$0	\$0	0	0	0
19	\$226	\$0	\$0	0	0	0
20	\$376	\$950	\$87,960	23394	221	23141
21	\$204	\$0	\$0	0	0	0
22	\$941	\$6,000	\$-88,000	-9352	2419	-9989

MISSOURI FOR 1985
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
OTHER

15:05 THURSDAY, NOVEMBER 13, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	163	24732	\$195	0.013	GENERAL INSURANCE CO OF AMERICA
24	011	19372	\$108	0.007	NORTHERN INSURANCE CO OF NEW YORK
25	901	20702	\$34	0.002	AETNA FIRE UNDERWRITERS INS CO
26	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
27	012	19445	\$0	0.000	NATIONAL UNION FIRE INS CO OF PITTSBURG
28	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO
29	901	20699	\$0	0.000	AETNA INSURANCE COMPANY
30	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
31	041	22217	\$0	0.000	GULF INSURANCE COMPANY
32	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
33	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
34	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC
35	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO
36	350	34207	\$0	0.000	PURITAN INSURANCE COMPANY
37	011	19356	\$-7	-.000	MARYLAND CASUALTY COMPANY

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\$1,532,376

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$321	\$0	\$-16,410	-5112	0	-5112
24	\$208	\$0	\$441	212	0	212
25	\$90	\$0	\$65	72	0	72
26	\$0	\$486,003	\$1,065,522	0	0	0
27	\$0	\$698	\$0	0	0	0
28	\$72	\$0	\$0	0	0	0
29	\$143	\$0	\$134	94	0	94
30	\$0	\$0	\$-18,318	0	0	0
31	\$17	\$0	\$-12,918	-75988	0	-75988
32	\$0	\$0	\$-304	0	0	0
33	\$6	\$0	\$0	0	0	0
34	\$0	\$0	\$-286	0	0	0
35	\$0	\$1,852	\$-2,647	0	0	0
36	\$0	\$0	\$-114	0	0	0
37	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
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	\$1,060,249	\$1,747,574	\$1,120,779	105.71	114.04	-59.12

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

15:20 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$8,487,457	17.62	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$7,052,719	14.64	MISSOURI MEDICAL INSURANCE COMPANY
3	164	24767	\$7,041,501	14.62	ST PAUL FIRE & MARINE INSURANCE CO
4	000	11843	\$6,779,433	14.08	MEDICAL PROTECTIVE COMPANY
5	861	33863	\$6,120,285	12.71	MISSOURI PROFESSIONAL LIABILITY INSASSO
6	861	40401	\$2,454,787	5.097	PROVIDERS INS CO
7	000	16349	\$2,377,297	4.936	PROFESSIONAL MUTUAL INS CO
8	012	19445	\$1,863,651	3.870	NATIONAL UNION FIRE INS CO OF PITTSBURG
9	000	33367	\$764,836	1.588	RISK CONTROL ASSOCIATES INC
10	000	28800	\$710,539	1.475	INSURANCE CORPORATION OF AMERICA
11	218	20443	\$486,000	1.009	CONTINENTAL CASUALTY COMPANY
12	164	24791	\$477,547	0.992	ST PAUL MERCURY INSURANCE COMPANY
13	001	19038	\$457,930	0.951	AETNA CASUALTY AND SURETY COMPANY
14	929	12246	\$443,285	0.920	AMERICAN CONTINENTAL INSURANCE CO
15	076	22810	\$375,295	0.779	CHICAGO INSURANCE COMPANY
16	337	12955	\$350,000	0.727	TRANSIT CASUALTY COMPANY
17	189	25658	\$299,829	0.623	TRAVELERS INDEMNITY COMPANY
18	076	21881	\$208,699	0.433	NATIONAL SURETY CORPORATION
19	000	11290	\$207,431	0.431	GLACIER GENERAL ASSURANCE COMPANY
20	095	22519	\$183,591	0.381	HOME INDEMNITY COMPANY THE
21	052	21105	\$126,599	0.263	NORTH RIVER INSURANCE COMPANY THE
22	000	15865	\$125,964	0.262	NATIONAL CHIROPRACTIC MUTUAL INS CO
23	901	22748	\$86,437	0.179	PACIFIC EMPLOYERS INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH' FLOW LOSS RATIO	PERCENT UNPAID
1	\$6,756,595	\$3,375,478	\$3,319,378	49.1	39.77	-0.8
2	\$4,530,734	\$1,419,260	\$2,990,285	66.0	20.12	34.7
3	\$5,824,629	\$5,895,961	\$14,555,172	249.9	83.73	148.7
4	\$6,831,683	\$3,936,965	\$7,787,863	114.0	58.07	56.4
5	\$5,526,478	\$4,821,887	\$9,109,304	164.8	78.79	77.6
6	\$1,627,123	\$10,136	\$631,110	38.8	0.41	38.2
7	\$2,086,317	\$4,811,760	\$6,644,453	318.5	202.40	87.8
8	\$850,923	\$8,000	\$355,847	41.8	0.43	40.9
9	\$586,751	\$269,500	\$305,200	52.0	35.24	6.1
10	\$336,595	\$0	\$43,542	12.9	0.00	12.9
11	\$211,000	\$25,000	\$321,000	152.1	5.14	140.3
12	\$547,487	\$247,458	\$392,970	71.8	51.82	26.6
13	\$505,614	\$1,689,735	\$77,859	15.4	368.99	-318.8
14	\$443,285	\$0	\$479,598	108.2	0.00	108.2
15	\$365,410	-\$2,424	-\$14,162	-3.9	-0.65	-3.2
16	\$150,417	\$0	\$100,615	66.9	0.00	66.9
17	\$264,295	\$0	\$168,253	63.7	0.00	63.7
18	\$168,032	\$0	\$52,545	31.3	0.00	31.3
19	\$206,611	\$3,375	\$106,502	51.5	1.63	49.9
20	\$183,591	\$0	\$25,135	13.7	0.00	13.7
21	\$157,381	\$0	\$524,487	333.3	0.00	333.3
22	\$125,265	\$10,048	\$361,651	288.7	7.98	280.7
23	\$77,952	\$0	-\$34,090	-43.7	0.00	-43.7

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

15:20 THURSDAY, NOVEMBER 13, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	038	20281	\$70,785	0.147	FEDERAL INSURANCE COMPANY	\$287,537	\$1,237,577	\$1,879,614	654	1748.36	223
25	775	13714	\$65,685	0.136	DRUGGISTS MUTUAL INSURANCE COMPANY	\$60,595	\$0	\$2,055	3	0.00	3
26	218	20478	\$53,000	0.110	NATIONAL FIRE INS CO OF HARTFORD	\$21,000	\$0	\$16,000	76	0.00	76
27	901	22713	\$42,307	0.088	INSURANCE COMPANY OF NORTH AMERICA	\$41,413	\$0	\$-255,517	-617	0.00	-617
28	012	19429	\$42,282	0.088	INSURANCE CO OF THE STATE OF PA	\$38,817	\$0	\$209	1	0.00	1
29	215	19828	\$39,463	0.082	ARGONAUT MIDWEST INSURANCE COMPANY	\$47,783	\$1,362,409	\$2,089,173	4372	3452.37	1521
30	486	11630	\$39,059	0.081	JEFFERSON INSURANCE CO OF NEW YORK	\$37,989	\$0	\$18,787	49	0.00	49
31	038	20397	\$34,467	0.072	VIGILANT INSURANCE COMPANY	\$69,107	\$100,000	\$235,594	341	290.13	196
32	020	26093	\$33,438	0.069	WESTERN CASUALTY AND SURETY COMPANY	\$39,128	\$36,000	\$241,708	618	107.66	526
33	299	11584	\$28,107	0.058	INTEGRITY INSURANCE COMPANY	\$36,428	\$140,361	\$-21,678	-60	499.38	-445
34	038	20354	\$26,781	0.056	SEA INSURANCE COMPANY LIMITED	\$25,638	\$0	\$7,203	28	0.00	28
35	091	19682	\$24,983	0.052	HARTFORD FIRE INSURANCE COMPANY	\$19,956	\$4,250	\$29,107	146	17.01	125
36	001	19070	\$21,525	0.045	STANDARD FIRE INSURANCE COMPANY	\$27,829	\$493,294	\$962,786	3460	2291.73	1687
37	080	22047	\$20,458	0.042	NORTH STAR REINSURANCE CORPORATION	\$22,231	\$0	\$-540,000	-2429	0.00	-2429
38	158	24384	\$19,547	0.041	RANGER INSURANCE COMPANY	\$19,547	\$0	\$-1,850	-9	0.00	-9
39	761	36420	\$11,171	0.023	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$9,774	\$0	\$9,466	97	0.00	97
40	008	36455	\$11,075	0.023	NORTHBROOK INDEMNITY CO	\$19,428	\$0	\$15,600	80	0.00	80
41	076	21857	\$11,000	0.023	AMERICAN INSURANCE COMPANY THE	\$11,131	\$0	\$-1,378	-12	0.00	-12
42	000	18767	\$8,075	0.017	CHURCH MUTUAL INSURANCE COMPANY	\$5,604	\$0	\$0	0	0.00	0
43	218	20427	\$8,000	0.017	AMERICAN CASUALTY CO OF READING, PA	\$8,000	\$0	\$5,000	63	0.00	63
44	225	23248	\$6,751	0.014	OCCIDENTAL FIRE & CAS CO OF NC	\$5,912	\$0	\$-5,662	-96	0.00	-96
45	215	19801	\$5,821	0.012	ARGONAUT INSURANCE COMPANY	\$5,321	\$0	\$-195,638	-3677	0.00	-3677
46	031	20087	\$5,680	0.012	NATIONAL INDEMNITY COMPANY	\$10,030	\$0	\$-221	-2	0.00	-2
47	052	21083	\$5,308	0.011	INTERNATIONAL INSURANCE COMPANY	\$5,091	\$0	\$-72,398	-1422	0.00	-1422
48	076	22837	\$5,140	0.011	INTERSTATE INDEMNITY COMPANY	\$3,477	\$0	\$2,177	63	0.00	63
49	048	34622	\$5,081	0.011	GLENS FALLS INSURANCE COMPANY THE	\$4,700	\$0	\$0	0	0.00	0
50	163	24740	\$4,624	0.010	SAFECO INSURANCE CO OF AMERICA	\$5,125	\$0	\$5,902	115	0.00	115
51	610	11401	\$3,371	0.007	GUARANTY NATIONAL INSURANCE COMPANY	\$9,962	\$139	\$-15,141	-152	4.12	-153
52	052	21113	\$3,278	0.007	UNITED STATES FIRE INSURANCE CO	\$6,906	\$-3,276	\$-82,493	-1195	-99.94	-1147
53	304	32352	\$3,252	0.007	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$3,252	\$750	\$32,646	1004	23.06	981
54	414	11193	\$3,230	0.007	FORUM INSURANCE COMPANY	\$4,384	\$0	\$8,464	193	0.00	193
55	048	35289	\$2,193	0.005	CONTINENTAL INSURANCE COMPANY THE	\$3,809	\$6,453	\$9,953	261	294.25	92
56	196	25887	\$2,024	0.004	UNITED STATES FIDELITY & GUARANTY CO	\$2,180	\$11,882	\$106,132	4868	587.06	4323
57	020	26107	\$1,886	0.004	WESTERN FIRE INSURANCE COMPANY	\$1,949	\$0	\$-46,992	-2411	0.00	-2411
58	048	20850	\$1,643	0.003	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,987	\$0	\$0	0	0.00	0
59	163	24732	\$1,571	0.003	GENERAL INSURANCE CO OF AMERICA	\$3,339	\$11,460	\$-14,413	-432	729.47	-775
60	501	10472	\$1,324	0.003	CAPITOL INDEMNITY CORPORATION	\$1,698	\$0	\$0	0	0.00	0
61	095	22527	\$1,261	0.003	HOME INSURANCE COMPANY THE	\$1,165	\$0	\$0	0	0.00	0
62	143	23906	\$1,214	0.003	NORTHWESTERN NATIONAL CASUALTY CO	\$1,214	\$0	\$526	43	0.00	43
63	020	19704	\$1,000	0.002	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000	0.00	-1000
64	011	19372	\$690	0.001	NORTHERN INSURANCE CO OF NEW YORK	\$644	\$0	\$2,232	347	0.00	347
65	143	10154	\$504	0.001	AMERICAN DRUGGISTS INSURANCE CO	\$1,460	\$0	\$0	0	0.00	0
66	901	22667	\$481	0.001	CIGNA INSURANCE COMPANY	\$481	\$0	\$-341,035	-70901	0.00	-70901
67	901	20699	\$407	0.001	AETNA INSURANCE COMPANY	\$408	\$0	\$-3,581	-878	0.00	-878
68	037	14346	\$388	0.001	IOWA NATIONAL MUTUAL INSURANCE CO	\$504	\$0	\$0	0	0.00	0
69	044	20621	\$347	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$392	\$0	\$0	0	0.00	0
70	011	19356	\$156	0.000	MARYLAND CASUALTY COMPANY	\$140	\$5,000	\$386,082	275773	3205.13	272201
71	150	20109	\$156	0.000	BITUMINOUS FIRE AND MARINE INS CO	\$139	\$0	\$0	0	0.00	0
72	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION	\$184	\$0	\$0	0	0.00	0
73	901	20702	\$140	0.000	AETNA FIRE UNDERWRITERS INS CO	\$105	\$996	\$141	134	711.43	-814
74	185	25534	\$82	0.000	TRANSAMERICA INSURANCE COMPANY	\$80	\$0	\$-299	-374	0.00	-374

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE

15:20 THURSDAY, NOVEMBER 13, 1986 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	189	25666	\$31	0.000	TRAVELERS INDEMNITY CO OF AMERICA
76	048	35270	\$27	0.000	FIDELITY AND CASUALTY CO OF NY
77	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL
78	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
79	069	21709	\$0	0.000	TRUCK INSURANCE EXCHANGE
80	143	21989	\$0	0.000	COMPASS INSURANCE COMPANY
81	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
82	111	23043	\$0	0.000	LIBERTY MUTUAL INSURANCE COMPANY
83	012	23841	\$0	0.000	NEW HAMPSHIRE INSURANCE COMPANY
84	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO
85	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY
86	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
87	162	26980	\$0	0.000	ROYAL INSURANCE COMPANY OF AMERICA
88	059	21326	\$-107	-0.000	EMPIRE FIRE AND MARINE INSURANCE CO
89	041	22233	\$-126	-0.000	SELECT INSURANCE COMPANY
90	052	21121	\$-361	-0.001	WESTCHESTER FIRE INSURANCE COMPANY
91	041	22217	\$-697	-0.001	GULF INSURANCE COMPANY
92	091	22357	\$-1,940	-0.004	HARTFORD ACCIDENT & INDEMNITY CO
			=====		
			\$48,158,300		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$116	\$0	\$-1,465	-1263	0	-1263
76	\$73	\$0	\$0	0	0	0
77	\$0	\$0	\$-5	0	0	0
78	\$0	\$0	\$-12,310	0	0	0
79	\$-8,052	\$0	\$0	0	0	0
80	\$0	\$0	\$-2,000	0	0	0
81	\$495	\$174,000	\$114,556	23143	0	-12009
82	\$0	\$1,000	\$-24,000	0	0	0
83	\$1	\$0	\$-274	-27400	0	-27400
84	\$67	\$0	\$-2,034	-3036	0	-3036
85	\$0	\$0	\$-101,934	0	0	0
86	\$1,075	\$0	\$-72	-7	0	-7
87	\$0	\$0	\$-47	0	0	0
88	\$8,648	\$117,250	\$41,656	482	-109579	-874
89	\$-126	\$0	\$2,733	-2169	0	-2169
90	\$-361	\$0	\$-3,454	957	0	957
91	\$4,620	\$199,941	\$332,602	7199	-28686	2871
92	\$-1,233	\$787,449	\$375,872	-30484	-40590	33380
		=====	=====			
		\$39,305,464	\$31,209,074	\$53,482,602	136.07	64.81
						56.67

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
PHYSICIANS AND SURGEONS

15:18 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$8,487,457	25.79	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$7,052,719	21.43	MISSOURI MEDICAL INSURANCE COMPANY
3	000	11843	\$6,363,721	19.34	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$4,762,251	14.47	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$2,289,309	6.957	PROFESSIONAL MUTUAL INS CO
6	012	19445	\$1,863,651	5.663	NATIONAL UNION FIRE INS CO OF PITTSBURG
7	000	33367	\$764,836	2.324	RISK CONTROL ASSOCIATES INC
8	000	28800	\$710,539	2.159	INSURANCE CORPORATION OF AMERICA
9	000	11290	\$181,140	0.550	GLACIER GENERAL ASSURANCE COMPANY
10	052	21105	\$126,500	0.384	NORTH RIVER INSURANCE COMPANY THE
11	861	40401	\$108,028	0.328	PROVIDERS INS CO
12	901	22748	\$54,112	0.164	PACIFIC EMPLOYERS INSURANCE COMPANY
13	012	19429	\$42,282	0.128	INSURANCE CO OF THE STATE OF PA
14	038	20397	\$34,467	0.105	VIGILANT INSURANCE COMPANY
15	091	19682	\$24,983	0.076	HARTFORD FIRE INSURANCE COMPANY
16	038	20354	\$11,888	0.036	SEA INSURANCE COMPANY LIMITED
17	076	22810	\$8,948	0.027	CHICAGO INSURANCE COMPANY
18	031	20087	\$5,680	0.017	NATIONAL INDEMNITY COMPANY
19	414	11193	\$3,203	0.010	FORUM INSURANCE COMPANY
20	163	24740	\$2,461	0.007	SAFECO INSURANCE CO OF AMERICA
21	020	26093	\$2,172	0.007	WESTERN CASUALTY AND SURETY COMPANY
22	610	11401	\$2,021	0.006	GUARANTY NATIONAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$6,756,595	\$3,375,478	\$3,319,378	49	40	-1
2	\$4,530,734	\$1,419,260	\$2,990,285	66	20	35
3	\$6,412,767	\$3,841,064	\$7,486,103	117	60	57
4	\$3,977,434	\$4,372,354	\$6,119,062	154	92	44
5	\$2,002,396	\$4,811,760	\$6,541,345	327	210	86
6	\$850,923	\$8,000	\$355,847	42	0	41
7	\$586,751	\$269,500	\$305,200	52	35	6
8	\$336,595	\$0	\$43,542	13	0	13
9	\$184,641	\$1,500	\$96,704	52	1	52
10	\$156,979	\$0	\$524,248	334	0	334
11	\$111,038	\$0	\$61,592	55	0	55
12	\$39,985	\$0	\$0	0	0	0
13	\$38,817	\$0	\$209	1	0	1
14	\$69,107	\$100,000	\$235,594	341	290	196
15	\$19,956	\$4,250	\$29,250	147	17	125
16	\$11,381	\$0	\$3,536	31	0	31
17	\$17,743	\$0	\$-89,371	-504	0	-504
18	\$10,030	\$0	\$-221	-2	0	-2
19	\$4,359	\$0	\$8,425	193	0	193
20	\$3,018	\$0	\$6,310	209	0	209
21	\$1,754	\$0	\$46,664	2660	0	2660
22	\$1,901	\$0	\$1,199	63	0	63

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
PHYSICIANS AND SURGEONS

15:18 THURSDAY, NOVEMBER 13, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	196	25887	\$1,397	0.004	UNITED STATES FIDELITY & GUARANTY CO
24	189	25658	\$1,307	0.004	TRAVELERS INDEMNITY COMPANY
25	052	21113	\$1,300	0.004	UNITED STATES FIRE INSURANCE CO
26	143	23906	\$1,214	0.004	NORTHWESTERN NATIONAL CASUALTY CO
27	020	19704	\$1,000	0.003	AMERICAN STATES INSURANCE COMPANY
28	218	20443	\$1,000	0.003	CONTINENTAL CASUALTY COMPANY
29	163	24732	\$607	0.002	GENERAL INSURANCE CO OF AMERICA
30	143	10154	\$504	0.002	AMERICAN DRUGGISTS INSURANCE CO
31	901	20699	\$407	0.001	AETNA INSURANCE COMPANY
32	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION
33	185	25534	\$82	0.000	TRANSAMERICA INSURANCE COMPANY
34	037	14346	\$50	0.000	IOWA NATIONAL MUTUAL INSURANCE CO
35	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
36	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
37	069	21709	\$0	0.000	TRUCK INSURANCE EXCHANGE
38	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
39	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
40	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
41	111	23043	\$0	0.000	LIBERTY MUTUAL INSURANCE COMPANY
42	012	23841	\$0	0.000	NEW HAMPSHIRE INSURANCE COMPANY
43	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO
44	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$1,505	\$750	\$95,054	6316	54	6266
24	\$1,049	\$0	\$678	65	0	65
25	\$2,182	\$-3,276	\$-70,176	-3216	-252	-3066
26	\$1,214	\$0	\$526	43	0	43
27	\$1,000	\$0	\$-10,000	-1000	0	-1000
28	\$1,000	\$3,000	\$-134,000	-13400	300	-13700
29	\$2,400	\$10,060	\$-10,375	-432	1657	-851
30	\$1,460	\$0	\$0	0	0	0
31	\$408	\$0	\$-3,581	-878	0	-878
32	\$184	\$0	\$0	0	0	0
33	\$80	\$0	\$-299	-374	0	-374
34	\$50	\$0	\$0	0	0	0
35	\$0	\$435,562	\$-559,565	0	0	0
36	\$0	\$0	\$-12,310	0	0	0
37	\$-8,052	\$0	\$0	0	0	0
38	\$495	\$174,000	\$114,556	23143	0	-12009
39	\$383	\$0	\$5,000	1305	0	1305
40	\$46	\$0	\$0	0	0	0
41	\$0	\$1,000	\$-24,000	0	0	0
42	\$1	\$0	\$-274	-27400	0	-27400
43	\$67	\$0	\$-2,034	-3036	0	-3036
44	\$0	\$0	\$-101,934	0	0	0

MISSOURI FOR 1984
 MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
 PHYSICIANS AND SURGEONS

15:18 THURSDAY, NOVEMBER 13, 1986 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
45	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY	\$0	\$0	\$4,139	0	0	0
46	020	26107	\$0	0.000	WESTERN FIRE INSURANCE COMPANY	\$479	\$0	\$-48,943	-10218	0	-10218
47	041	22233	\$-126	-.000	SELECT INSURANCE COMPANY	\$-126	\$0	\$2,733	-2169	0	-2169
48	041	22217	\$-697	-.002	GULF INSURANCE COMPANY	\$4,620	\$199,941	\$332,602	7199	-28686	2871
49	001	19070	\$-2,668	-.008	STANDARD FIRE INSURANCE COMPANY	\$1,618	\$491,050	\$988,041	61066	-18405	30716
			=====			=====	=====	=====			
			\$32,907,895			\$26,136,967	\$19,515,253	\$28,650,739	109.62	.59.30	34.95

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
DENTISTS

15:14 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$1,342,697	55.02	ST PAUL FIRE & MARINE INSURANCE CO	\$1,075,044	\$251,978	\$2,080,697	193.55	18.77	170.11
2	000	11843	\$415,712	17.03	MEDICAL PROTECTIVE COMPANY	\$418,916	\$95,901	\$301,760	72.03	23.07	49.14
3	218	20443	\$284,000	11.64	CONTINENTAL CASUALTY COMPANY	\$118,000	\$22,000	\$385,000	326.27	7.75	307.63
4	189	25658	\$217,862	8.927	TRAVELERS INDEMNITY COMPANY	\$202,279	\$0	\$116,579	57.63	0.00	57.63
5	076	22810	\$62,479	2.560	CHICAGO INSURANCE COMPANY	\$44,501	\$76	\$28,654	64.39	0.12	64.22
6	218	20478	\$53,000	2.172	NATIONAL FIRE INS CO OF HARTFORD	\$21,000	\$0	\$16,000	76.19	0.00	76.19
7	164	24791	\$25,107	1.029	ST PAUL MERCURY INSURANCE COMPANY	\$31,658	\$6,211	\$-18,761	-59.26	24.74	-78.88
8	001	19070	\$24,193	0.991	STANDARD FIRE INSURANCE COMPANY	\$26,211	\$2,244	\$-25,262	-96.38	9.28	-104.94
9	001	19038	\$7,198	0.295	AETNA CASUALTY AND SURETY COMPANY	\$6,282	\$500	\$38,109	606.64	6.95	598.68
10	218	20427	\$7,000	0.287	AMERICAN CASUALTY CO OF READING, PA	\$7,000	\$0	\$5,000	71.43	0.00	71.43
11	048	20850	\$546	0.022	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$518	\$0	\$0	0.00	0.00	0.00
12	196	25887	\$541	0.022	UNITED STATES FIDELITY & GUARANTY CO	\$583	\$10,000	\$12,183	2089.71	1848.43	374.44
13	091	22357	\$100	0.004	HARTFORD ACCIDENT & INDEMNITY CO	\$152	\$0	\$128	84.21	0.00	84.21
14	095	22527	\$6	0.000	HOME INSURANCE COMPANY THE	\$9	\$0	\$0	0.00	0.00	0.00
15	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-5	0.00	0.00	0.00
16	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$-143	0.00	0.00	0.00
17	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$0	\$500	\$-655	0.00	0.00	0.00
			=====			=====	=====	=====			
			\$2,440,441			\$1,952,153	\$389,410	\$2,939,284	150.57	15.96	130.62

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
NURSES

15:12 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	001	19038	\$125,030	63.34	AETNA CASUALTY AND SURETY COMPANY	\$129,402	\$0	\$104,436	81	0	81
2	486	11630	\$35,878	18.18	JEFFERSON INSURANCE CO OF NEW YORK	\$28,771	\$0	\$26,875	93	0	93
3	861	40401	\$15,788	7.998	PROVIDERS INS CO	\$11,100	\$0	\$193	2	0	2
4	008	36455	\$11,075	5.610	NORTHBROOK INDEMNITY CO	\$19,428	\$0	\$15,600	80	0	80
5	020	26093	\$6,002	3.041	WESTERN CASUALTY AND SURETY COMPANY	\$6,167	\$0	\$-2,015	-33	0	-33
6	501	10472	\$1,324	0.671	CAPITOL INDEMNITY CORPORATION	\$1,698	\$0	\$0	0	0	0
7	095	22527	\$1,227	0.622	HOME INSURANCE COMPANY THE	\$1,025	\$0	\$0	0	0	0
8	052	21083	\$1,000	0.507	INTERNATIONAL INSURANCE COMPANY	\$708	\$0	\$9,951	1406	0	1406
9	020	26107	\$60	0.030	WESTERN FIRE INSURANCE COMPANY	\$57	\$0	\$233	409	0	409
10	052	21121	\$16	0.008	WESTCHESTER FIRE INSURANCE COMPANY	\$16	\$0	\$-6	-38	0	-38
11	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$7	0	0	0
12	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$526	\$0	\$-2,276	-433	0	-433
13	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$27	\$3,232	\$-9,573	-35456	0	-47426
14	162	26980	\$0	0.000	ROYAL INSURANCE COMPANY OF AMERICA	\$0	\$0	\$-47	0	0	0
15	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$31	\$5,657	\$19,158	61800	0	43552
			=====			=====	=====	=====			
			\$197,400			\$198,956	\$8,889	\$162,536	81.69	4.50	77.23

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
HOSPITALS

15:09 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	33863	\$6,120,285	52.96	MISSOURI PROFESSIONAL LIABILITY INSASSO
2	861	40401	\$2,145,650	18.57	PROVIDERS INS CO
3	164	24767	\$936,553	8.105	ST PAUL FIRE & MARINE INSURANCE CO
4	164	24791	\$452,440	3.915	ST PAUL MERCURY INSURANCE COMPANY
5	929	12246	\$443,285	3.836	AMERICAN CONTINENTAL INSURANCE CO
6	337	12955	\$350,000	3.029	TRANSIT CASUALTY COMPANY
7	001	19038	\$325,702	2.819	AETNA CASUALTY AND SURETY COMPANY
8	218	20443	\$201,000	1.739	CONTINENTAL CASUALTY COMPANY
9	095	22519	\$182,991	1.584	HOME INDEMNITY COMPANY THE
10	000	16349	\$87,988	0.761	PROFESSIONAL MUTUAL INS CO
11	189	25658	\$80,660	0.698	TRAVELERS INDEMNITY COMPANY
12	901	22713	\$41,450	0.359	INSURANCE COMPANY OF NORTH AMERICA
13	215	19828	\$39,463	0.342	ARGONAUT MIDWEST INSURANCE COMPANY
14	901	22748	\$32,268	0.279	PACIFIC EMPLOYERS INSURANCE COMPANY
15	299	11584	\$28,107	0.243	INTEGRITY INSURANCE COMPANY
16	020	26093	\$25,264	0.219	WESTERN CASUALTY AND SURETY COMPANY
17	080	22047	\$20,458	0.177	NORTH STAR REINSURANCE CORPORATION
18	158	24384	\$19,547	0.169	RANGER INSURANCE COMPANY
19	761	36420	\$11,171	0.097	ALLIANZ UNDERWRITERS INSURANCE COMPANY
20	215	19801	\$5,821	0.050	ARGONAUT INSURANCE COMPANY
21	052	21083	\$4,308	0.037	INTERNATIONAL INSURANCE COMPANY
22	304	32352	\$3,252	0.028	PRUDENTIAL PROPERTY & CASUALTY INS CO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$5,526,478	\$4,821,887	\$9,109,304	165	79	78
2	\$1,373,775	\$5,492	\$521,901	38	0	38
3	\$772,124	\$1,268,397	\$6,350,486	822	135	658
4	\$515,829	\$241,247	\$407,592	79	53	32
5	\$443,285	\$0	\$479,598	108	0	108
6	\$150,417	\$0	\$100,615	67	0	67
7	\$369,930	\$1,198,073	\$394,830	107	368	-217
8	\$92,000	\$0	\$70,000	76	0	76
9	\$182,991	\$0	\$25,135	14	0	14
10	\$83,921	\$0	\$103,108	123	0	123
11	\$60,967	\$0	\$50,996	84	0	84
12	\$39,693	\$0	\$1,000	3	0	3
13	\$47,783	\$1,335,659	\$1,617,699	3386	3385	590
14	\$37,237	\$0	\$0	0	0	0
15	\$36,428	\$140,361	\$-21,678	-60	499	-445
16	\$31,207	\$35,500	\$197,714	634	141	520
17	\$22,231	\$0	\$-540,000	-2429	0	-2429
18	\$19,547	\$0	\$-1,850	-9	0	-9
19	\$9,774	\$0	\$9,466	97	0	97
20	\$5,321	\$0	\$90,332	1698	0	1698
21	\$4,383	\$0	\$-82,349	-1879	0	-1879
22	\$3,252	\$750	\$32,646	1004	23	981

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
HOSPITALS

15:09 THURSDAY, NOVEMBER 13, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	052	21113	\$1,978	0.017	UNITED STATES FIRE INSURANCE CO
24	020	26107	\$1,826	0.016	WESTERN FIRE INSURANCE COMPANY
25	048	35289	\$813	0.007	CONTINENTAL INSURANCE COMPANY THE
26	901	22667	\$481	0.004	CIGNA INSURANCE COMPANY
27	048	20850	\$191	0.002	FIREMENS INS CO OF NEWARK, NEW JERSEY
28	052	21105	\$99	0.001	NORTH RIVER INSURANCE COMPANY THE
29	189	25666	\$31	0.000	TRAVELERS INDEMNITY CO OF AMERICA
30	048	35270	\$27	0.000	FIDELITY AND CASUALTY CO OF NY
31	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
32	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
33	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
34	095	22527	\$-24	-.000	HOME INSURANCE COMPANY THE
35	052	21121	\$-377	-.003	WESTCHESTER FIRE INSURANCE COMPANY
36	091	22357	\$-2,241	-.019	HARTFORD ACCIDENT & INDEMNITY CO
37	076	22810	\$-4,950	-.043	CHICAGO INSURANCE COMPANY

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OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$4,198	\$0	\$-10,041	-239	0	-239
24	\$1,413	\$0	\$1,718	122	0	122
25	\$769	\$0	\$0	0	0	0
26	\$481	\$0	\$-341,035	-70901	0	-70901
27	\$195	\$0	\$0	0	0	0
28	\$402	\$0	\$239	59	0	59
29	\$116	\$0	\$-1,465	-1263	0	-1263
30	\$50	\$0	\$0	0	0	0
31	\$1,391	\$0	\$19,254	1384	0	1384
32	\$1,075	\$0	\$-72	-7	0	-7
33	\$0	\$0	\$-12,930	0	0	0
34	\$-24	\$0	\$0	0	0	0
35	\$-377	\$0	\$-3,448	915	0	915
36	\$-2,250	\$752,449	\$-45,841	2037	-33576	35480
37	\$7,263	\$0	\$-12,110	-167	0	-167
	=====	=====	=====			
	\$9,843,275	\$9,799,815	\$18,510,814	188.06	84.81	88.50

MISSOURI FOR 1984
MEDICAL MALPRACTICE EXPERIENCE WITH MARKET SHARE
OTHER

15:07 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	076	22810	\$308,818	29.22	CHICAGO INSURANCE COMPANY	\$295,903	\$-2,500	\$58,665	20	-1	21
2	076	21881	\$208,699	19.74	NATIONAL SURETY CORPORATION	\$168,032	\$0	\$52,545	31	0	31
3	861	40401	\$185,321	17.53	PROVIDERS INS CO	\$131,210	\$4,644	\$47,424	36	3	33
4	000	15865	\$125,964	11.92	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$125,265	\$10,048	\$361,651	289	8	281
5	038	20281	\$70,785	6.696	FEDERAL INSURANCE COMPANY	\$187,537	\$1,237,577	\$1,879,614	1002	1748	342
6	775	13714	\$65,685	6.214	DRUGGISTS MUTUAL INSURANCE COMPANY	\$60,595	\$0	\$2,055	3	0	3
7	000	11290	\$26,291	2.487	GLACIER GENERAL ASSURANCE COMPANY	\$21,970	\$1,875	\$9,798	45	7	36
8	038	20354	\$14,893	1.409	SEA INSURANCE COMPANY LIMITED	\$14,257	\$0	\$3,667	26	0	26
9	076	21857	\$11,000	1.041	AMERICAN INSURANCE COMPANY THE	\$11,131	\$0	\$-1,378	-12	0	-12
10	000	18767	\$8,075	0.764	CHURCH MUTUAL INSURANCE COMPANY	\$5,604	\$0	\$0	0	0	0
11	225	23248	\$6,751	0.639	OCCIDENTAL FIRE & CAS CO OF NC	\$5,912	\$0	\$-5,662	-96	0	-96
12	076	22837	\$5,140	0.486	INTERSTATE INDEMNITY COMPANY	\$3,477	\$0	\$2,177	63	0	63
13	048	34622	\$5,081	0.481	GLENS FALLS INSURANCE COMPANY THE	\$4,700	\$0	\$0	0	0	0
14	486	11630	\$3,181	0.301	JEFFERSON INSURANCE CO OF NEW YORK	\$9,218	\$0	\$-8,088	-88	0	-88
15	163	24740	\$2,163	0.205	SAFECO INSURANCE CO OF AMERICA	\$2,107	\$0	\$-408	-19	0	-19
16	048	35289	\$1,380	0.131	CONTINENTAL INSURANCE COMPANY THE	\$3,009	\$796	\$-9,205	-306	58	-332
17	610	11401	\$1,350	0.128	GUARANTY NATIONAL INSURANCE COMPANY	\$6,670	\$139	\$-35,594	-534	10	-536
18	218	20427	\$1,000	0.095	AMERICAN CASUALTY CO OF READING, PA	\$1,000	\$0	\$0	0	0	0
19	163	24732	\$964	0.091	GENERAL INSURANCE CO OF AMERICA	\$939	\$1,400	\$-4,038	-430	145	-579
20	048	20850	\$906	0.086	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,274	\$0	\$0	0	0	0
21	901	22713	\$857	0.081	INSURANCE COMPANY OF NORTH AMERICA	\$1,720	\$0	\$-256,517	-14914	0	-14914
22	011	19372	\$690	0.065	NORTHERN INSURANCE CO OF NEW YORK	\$644	\$0	\$2,232	347	0	347
23	095	22519	\$600	0.057	HOME INDEMNITY COMPANY THE	\$600	\$0	\$0	0	0	0
24	044	20621	\$347	0.033	COMMERCIAL UNION INSURANCE COMPANY	\$392	\$0	\$0	0	0	0
25	037	14346	\$338	0.032	IOWA NATIONAL MUTUAL INSURANCE CO	\$454	\$0	\$0	0	0	0
26	091	22357	\$201	0.019	HARTFORD ACCIDENT & INDEMNITY CO	\$482	\$35,000	\$416,585	86428	17413	79167
27	011	19356	\$156	0.015	MARYLAND CASUALTY COMPANY	\$140	\$5,000	\$386,082	275773	3205	272201
28	150	20109	\$156	0.015	BITUMINOUS FIRE AND MARINE INS CO	\$139	\$0	\$0	0	0	0
29	901	20702	\$140	0.013	AETNA FIRE UNDERWRITERS INS CO	\$105	\$996	\$141	134	711	-814
30	196	25887	\$86	0.008	UNITED STATES FIDELITY & GUARANTY CO	\$92	\$1,132	\$11,825	12853	1316	11623
31	901	22748	\$57	0.005	PACIFIC EMPLOYERS INSURANCE COMPANY	\$730	\$0	\$-34,090	-4670	0	-4670
32	095	22527	\$52	0.005	HOME INSURANCE COMPANY THE	\$109	\$0	\$0	0	0	0
33	414	11193	\$27	0.003	FORUM INSURANCE COMPANY	\$25	\$0	\$39	156	0	156
34	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$55,600	\$100,049	0	0	0
35	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$0	\$-285,970	0	0	0
36	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$26,750	\$471,474	0	0	0
37	143	21989	\$0	0.000	COMPASS INSURANCE COMPANY	\$0	\$0	\$-2,000	0	0	0
38	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$0	\$14,500	0	0	0
39	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$23	\$0	\$0	0	0	0
40	059	21326	\$-107	-.010	EMPIRE FIRE AND MARINE INSURANCE CO,	\$8,648	\$117,250	\$41,656	482	-109579	-874
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\$1,057,047						\$1,074,113	\$1,495,707	\$3,219,229	299.71	141.50	160.46

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

11:59 MONDAY, NOVEMBER 17, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	36668	\$5,616,755	16.69	MISSOURI MEDICAL INSURANCE COMPANY
2	000	11843	\$5,562,000	16.53	MEDICAL PROTECTIVE COMPANY
3	861	33863	\$5,382,732	16	MISSOURI PROFESSIONAL LIABILITY INSASSO
4	000	32654	\$5,358,705	15.93	MEDICAL DEFENSE ASSOCIATES
5	164	24767	\$4,646,000	13.81	ST PAUL FIRE & MARINE INSURANCE CO
6	000	16349	\$1,810,038	5.380	PROFESSIONAL MUTUAL INS CO
7	861	40401	\$984,735	2.927	PROVIDERS INS CO
8	001	19038	\$642,000	1.908	AETNA CASUALTY AND SURETY COMPANY
9	164	24791	\$508,000	1.510	ST PAUL MERCURY INSURANCE COMPANY
10	038	20397	\$499,000	1.483	VIGILANT INSURANCE COMPANY
11	080	22047	\$371,786	1.105	NORTH STAR REINSURANCE CORPORATION
12	076	22810	\$359,543	1.069	CHICAGO INSURANCE COMPANY
13	038	20281	\$250,000	0.743	FEDERAL INSURANCE COMPANY
14	000	33367	\$190,658	0.567	RISK CONTROL ASSOCIATES INC
15	000	11290	\$169,000	0.502	GLACIER GENERAL ASSURANCE COMPANY
16	052	21105	\$165,000	0.490	NORTH RIVER INSURANCE COMPANY THE
17	189	25658	\$107,026	0.318	TRAVELERS INDEMNITY COMPANY
18	000	15865	\$104,320	0.310	NATIONAL CHIROPRACTIC MUTUAL INS CO
19	095	22519	\$91,584	0.272	HOME INDEMNITY COMPANY THE
20	041	22217	\$83,000	0.247	GULF INSURANCE COMPANY
21	012	19445	\$70,000	0.208	NATIONAL UNION FIRE INS CO OF PITTSBURG
22	901	22748	\$66,006	0.196	PACIFIC EMPLOYERS INSURANCE COMPANY
23	215	19828	\$61,000	0.181	ARGONAUT MIDWEST INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$3,571,935	\$1,084,571	\$3,025,428	84.7	19.31	54
2	\$5,458,000	\$4,669,000	\$4,925,000	90.2	83.94	5
3	\$5,128,269	\$2,834,416	\$3,763,112	73.4	52.66	18
4	\$5,096,663	\$2,909,247	\$2,131,824	41.8	54.29	-15
5	\$4,091,000	\$2,654,000	\$6,087,000	148.8	57.12	84
6	\$1,852,960	\$2,077,306	\$3,130,830	169.0	114.77	57
7	\$922,212	\$23,500	\$620,266	67.3	2.39	65
8	\$876,000	\$2,842,000	\$2,269,000	259.0	442.68	-65
9	\$556,000	\$72,000	\$1,241,000	223.2	14.17	210
10	\$235,000	\$58,000	\$146,000	62.1	11.62	37
11	\$375,430	\$0	\$535,000	142.5	0.00	143
12	\$339,364	\$4,500	\$97,382	28.7	1.25	27
13	\$233,000	\$258,000	\$443,000	190.1	103.20	79
14	\$188,936	\$11,750	\$525,250	278.0	6.16	272
15	\$136,000	\$35,000	\$80,000	58.8	20.71	33
16	\$153,000	\$0	\$1,000	0.7	0.00	1
17	\$101,961	\$-152	\$55,229	54.2	-0.14	54
18	\$106,119	\$17,000	\$114,030	107.5	16.30	91
19	\$91,582	\$0	\$0	0.0	0.00	0
20	\$123,000	\$25,000	\$150,000	122.0	30.12	102
21	\$3,060	\$67,159	\$20,557	671.8	95.94	-1523
22	\$96,377	\$800	\$23,619	24.5	1.21	24
23	\$41,000	\$3,076,000	\$513,000	1251.2	5042.62	-6251

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

11:59 MONDAY, NOVEMBER 17, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	076	21881	\$57,000	0.169	NATIONAL SURETY CORPORATION	\$12,000	\$0	\$9,000	75.0	0.0	75
25	775	13714	\$56,900	0.169	DRUGGISTS MUTUAL INSURANCE COMPANY	\$54,079	\$7,564	\$5,364	9.9	13.3	-4
26	001	19070	\$55,000	0.163	STANDARD FIRE INSURANCE COMPANY	\$696,000	\$1,813,000	\$2,246,000	322.7	3296.4	62
27	000	30546	\$52,924	0.157	COLUMBUS INS CO	\$53,375	\$13,500	\$43,241	81.0	25.5	56
28	299	11584	\$37,249	0.111	INTEGRITY INSURANCE COMPANY	\$43,388	\$4,910	\$44,107	101.7	13.2	90
29	012	19429	\$36,983	0.110	INSURANCE CO OF THE STATE OF PA	\$38,293	\$0	\$1,250	3.3	0.0	3
30	486	11630	\$34,689	0.103	JEFFERSON INSURANCE CO OF NEW YORK	\$45,763	\$15,000	\$-19,898	-43.5	43.2	-76
31	059	21326	\$27,474	0.082	EMPIRE FIRE AND MARINE INSURANCE CO	\$37,820	\$21,500	\$76,349	201.9	78.3	145
32	901	22713	\$27,301	0.081	INSURANCE COMPANY OF NORTH AMERICA	\$21,777	\$0	\$-213,040	-978.3	0.0	-978
33	158	24384	\$21,000	0.062	RANGER INSURANCE COMPANY	\$21,000	\$0	\$-29,000	-138.1	0.0	-138
34	091	19682	\$16,237	0.048	HARTFORD FIRE INSURANCE COMPANY	\$18,768	\$0	\$-36	-0.2	0.0	-0
35	038	20354	\$16,000	0.048	SEA INSURANCE COMPANY LIMITED	\$12,000	\$0	\$5,000	41.7	0.0	42
36	076	21857	\$14,000	0.042	AMERICAN INSURANCE COMPANY THE	\$8,000	\$0	\$5,000	62.5	0.0	63
37	020	26093	\$14,000	0.042	WESTERN CASUALTY AND SURETY COMPANY	\$66,000	\$31,000	\$-430,000	-651.5	221.4	-698
38	218	20443	\$13,403	0.040	CONTINENTAL CASUALTY COMPANY	\$30,082	\$35,000	\$26,078	86.7	261.1	-30
39	020	26107	\$13,125	0.039	WESTERN FIRE INSURANCE COMPANY	\$12,614	\$0	\$29,884	236.9	0.0	237
40	052	21113	\$9,000	0.027	UNITED STATES FIRE INSURANCE CO	\$10,000	\$2,000	\$-391,000	-3910.0	22.2	-3930
41	143	10154	\$7,565	0.022	AMERICAN DRUGGISTS INSURANCE CO	\$8,185	\$0	\$-1,432	-17.5	0.0	-17
42	031	20087	\$7,000	0.021	NATIONAL INDEMNITY COMPANY	\$11,000	\$0	\$0	0.0	0.0	0
43	048	35289	\$7,000	0.021	CONTINENTAL INSURANCE COMPANY THE	\$9,000	\$1,000	\$-46,000	-511.1	14.3	-522
44	414	11193	\$4,489	0.013	FORUM INSURANCE COMPANY	\$1,670	\$0	\$-1,216	-72.8	0.0	-73
45	163	24740	\$4,440	0.013	SAFECO INSURANCE CO OF AMERICA	\$5,705	\$95	\$-7,115	-124.7	2.1	-126
46	232	25895	\$4,000	0.012	UNITED STATES LIABILITY INSURANCE CO	\$2,000	\$0	\$8,000	400.0	0.0	400
47	163	24732	\$3,687	0.011	GENERAL INSURANCE CO OF AMERICA	\$3,895	\$3,000	\$-32,151	-825.4	81.4	-902
48	196	25887	\$2,496	0.007	UNITED STATES FIDELITY & GUARANTY CO	\$2,561	\$18,500	\$-239,850	-9365.5	741.2	-10088
49	143	23914	\$2,394	0.007	NORTHWESTERN NATIONAL INS CO	\$2,387	\$0	\$980	41.1	0.0	41
50	000	18767	\$2,003	0.006	CHURCH MUTUAL INSURANCE COMPANY	\$2,734	\$0	\$0	0.0	0.0	0
51	048	20850	\$2,000	0.006	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$2,000	\$0	\$0	0.0	0.0	0
52	052	21083	\$2,000	0.006	INTERNATIONAL INSURANCE COMPANY	\$7,000	\$0	\$-8,000	-114.3	0.0	-114
53	143	21989	\$2,000	0.006	COMPASS INSURANCE COMPANY	\$2,000	\$0	\$2,000	100.0	0.0	100
54	041	22209	\$2,000	0.006	ATLANTIC INSURANCE COMPANY	\$31,000	\$348,000	\$-20,000	-64.5	17400.0	-1187
55	164	24775	\$2,000	0.006	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,000	\$0	\$0	0.0	0.0	0
56	076	22837	\$1,824	0.005	INTERSTATE INDEMNITY COMPANY	\$503	\$0	\$250	49.7	0.0	50
57	225	23248	\$1,342	0.004	OCCIDENTAL FIRE & CAS CO OF NC	\$938	\$0	\$5,948	634.1	0.0	634
58	091	22357	\$1,105	0.003	HARTFORD ACCIDENT & INDEMNITY CO	\$815	\$45	\$7,817	959.1	4.1	954
59	020	19704	\$1,000	0.003	AMERICAN STATES INSURANCE COMPANY	\$1,000	\$0	\$-10,000	-1000.0	0.0	-1000
60	501	10472	\$840	0.002	CAPITOL INDEMNITY CORPORATION	\$2,076	\$0	\$0	0.0	0.0	0
61	189	25666	\$744	0.002	TRAVELERS INDEMNITY CO OF AMERICA	\$1,126	\$0	\$1,551	137.7	0.0	138
62	011	19372	\$691	0.002	NORTHERN INSURANCE CO OF NEW YORK	\$633	\$0	\$865	136.7	0.0	137
63	037	14346	\$573	0.002	IOWA NATIONAL MUTUAL INSURANCE CO	\$457	\$0	\$0	0.0	0.0	0
64	095	22527	\$489	0.001	HOME INSURANCE COMPANY THE	\$889	\$0	\$0	0.0	0.0	0
65	044	20621	\$473	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$2,767	\$0	\$0	0.0	0.0	0
66	143	23949	\$150	0.000	UNIVERSAL REINSURANCE CORPORATION	\$170	\$0	\$-53	-31.2	0.0	-31
67	185	25534	\$141	0.000	TRANSAMERICA INSURANCE COMPANY	\$405	\$0	\$10,410	2570.4	0.0	2570
68	803	14230	\$0	0.000	IDEAL MUTUAL INSURANCE COMPANY	\$0	\$0	\$13	0.0	0.0	0
69	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$6,000	\$0	\$6,000	100.0	0.0	100
70	901	20699	\$0	0.000	AETNA INSURANCE COMPANY	\$14,000	\$0	\$-115,000	-821.4	0.0	-821
71	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$4,000	\$0	\$3,000	75.0	0.0	75
72	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-3,000	0.0	0.0	0
73	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$-171,949	0.0	0.0	0
74	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$11,000	0.0	0.0	0

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY

11:59 MONDAY, NOVEMBER 17, 1986 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
76	143	23906	\$-51	-.000	NORTHWESTERN NATIONAL CASUALTY CO
77	011	19356	\$-222	-.001	MARYLAND CASUALTY COMPANY
78	215	19801	\$-1,000	-.003	ARGONAUT INSURANCE COMPANY
79	901	20702	\$-1,000	-.003	AETNA FIRE UNDERWRITERS INS CO
80	304	32352	\$-17,236	-.051	PRUDENTIAL PROPERTY & CASUALTY INS CO

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\$33,646,110

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$-1,000	0	0.0	0
76	\$9	\$0	\$-66	-733	0.0	-733
77	\$-103	\$0	\$557,918	-541668	0.0	-541668
78	\$6,000	\$5,000	\$429,000	7150	-500.0	7067
79	\$5,000	\$0	\$2,000	40	0.0	40
80	\$-3,559	\$1,000	\$22,150	-622	-5.8	-594
	===== \$31,093,090	===== \$25,039,211	===== \$31,717,896	102.01	74.42	21.48

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
PHYSICIANS AND SURGEONS

15:22 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	36668	\$5,616,755	24.31	MISSOURI MEDICAL INSURANCE COMPANY
2	000	32654	\$5,358,705	23.19	MEDICAL DEFENSE ASSOCIATES
3	000	11843	\$5,155,000	22.31	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$3,331,000	14.42	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$1,744,274	7.550	PROFESSIONAL MUTUAL INS CO
6	038	20397	\$499,000	2.160	VIGILANT INSURANCE COMPANY
7	038	20281	\$250,000	1.082	FEDERAL INSURANCE COMPANY
8	000	33367	\$190,658	0.825	RISK CONTROL ASSOCIATES INC
9	052	21105	\$165,000	0.714	NORTH RIVER INSURANCE COMPANY THE
10	000	11290	\$154,000	0.667	GLACIER GENERAL ASSURANCE COMPANY
11	861	40401	\$109,569	0.474	PROVIDERS INS CO
12	041	22217	\$75,000	0.325	GULF INSURANCE COMPANY
13	012	19445	\$70,000	0.303	NATIONAL UNION FIRE INS CO OF PITTSBURG
14	901	22748	\$66,006	0.286	PACIFIC EMPLOYERS INSURANCE COMPANY
15	076	21881	\$54,000	0.234	NATIONAL SURETY CORPORATION
16	000	30546	\$52,924	0.229	COLUMBUS INS CO
17	012	19429	\$36,983	0.160	INSURANCE CO OF THE STATE OF PA
18	001	19070	\$31,000	0.134	STANDARD FIRE INSURANCE COMPANY
19	076	22810	\$22,875	0.099	CHICAGO INSURANCE COMPANY
20	158	24384	\$21,000	0.091	RANGER INSURANCE COMPANY
21	091	19682	\$16,237	0.070	HARTFORD FIRE INSURANCE COMPANY
22	038	20354	\$16,000	0.069	SEA INSURANCE COMPANY LIMITED

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$3,571,935	\$1,084,571	\$3,025,428	85	19.31	54
2	\$5,096,663	\$2,909,247	\$2,131,824	42	54.29	-15
3	\$5,058,000	\$4,464,000	\$4,675,000	92	86.60	4
4	\$2,851,000	\$1,655,000	\$5,286,000	185	49.68	127
5	\$1,782,071	\$2,016,740	\$3,141,390	176	115.62	63
6	\$235,000	\$58,000	\$146,000	62	11.62	37
7	\$233,000	\$258,000	\$443,000	190	103.20	79
8	\$188,936	\$11,750	\$525,250	278	6.16	272
9	\$153,000	\$0	\$0	0	0.00	0
10	\$123,000	\$0	\$103,000	84	0.00	84
11	\$181,684	\$0	\$4,188	2	0.00	2
12	\$105,000	\$22,000	\$28,000	27	29.33	6
13	\$3,060	\$67,159	\$20,557	672	95.94	-1523
14	\$96,377	\$800	\$23,619	25	1.21	24
15	\$10,000	\$0	\$7,000	70	0.00	70
16	\$53,375	\$13,500	\$43,241	81	25.51	56
17	\$38,293	\$0	\$1,250	3	0.00	3
18	\$637,000	\$1,813,000	\$2,203,000	346	5848.39	61
19	\$10,619	\$0	\$105,627	995	0.00	995
20	\$21,000	\$0	\$-29,000	-138	0.00	-138
21	\$18,768	\$0	\$0	0	0.00	0
22	\$12,000	\$0	\$5,000	42	0.00	42

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
PHYSICIANS AND SURGEONS

15:22 THURSDAY, NOVEMBER 13, 1986

2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	001	19038	\$13,000	0.056	AETNA CASUALTY AND SURETY COMPANY
24	020	26107	\$11,497	0.050	WESTERN FIRE INSURANCE COMPANY
25	218	20443	\$9,431	0.041	CONTINENTAL CASUALTY COMPANY
26	901	22713	\$8,463	0.037	INSURANCE COMPANY OF NORTH AMERICA
27	143	10154	\$7,565	0.033	AMERICAN DRUGGISTS INSURANCE CO
28	031	20087	\$7,000	0.030	NATIONAL INDEMNITY COMPANY
29	414	11193	\$4,451	0.019	FORUM INSURANCE COMPANY
30	163	24740	\$4,440	0.019	SAFECO INSURANCE CO OF AMERICA
31	232	25895	\$4,000	0.017	UNITED STATES LIABILITY INSURANCE CO
32	163	24732	\$3,687	0.016	GENERAL INSURANCE CO OF AMERICA
33	052	21113	\$3,000	0.013	UNITED STATES FIRE INSURANCE CO
34	143	21989	\$2,000	0.009	COMPASS INSURANCE COMPANY
35	164	24791	\$2,000	0.009	ST PAUL MERCURY INSURANCE COMPANY
36	196	25887	\$1,397	0.006	UNITED STATES FIDELITY & GUARANTY CO
37	225	23248	\$1,342	0.006	OCCIDENTAL FIRE & CAS CO OF NC
38	020	19704	\$1,000	0.004	AMERICAN STATES INSURANCE COMPANY
39	189	25658	\$712	0.003	TRAVELERS INDEMNITY COMPANY
40	011	19372	\$691	0.003	NORTHERN INSURANCE CO OF NEW YORK
41	091	22357	\$484	0.002	HARTFORD ACCIDENT & INDEMNITY CO
42	095	22527	\$481	0.002	HOME INSURANCE COMPANY THE
43	143	23949	\$150	0.001	UNIVERSAL REINSURANCE CORPORATION
44	185	25534	\$141	0.001	TRANSAMERICA INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$28,000	\$772,000	\$-471,000	-1682	5938.46	-4439
24	\$11,298	\$0	\$27,109	240	0.00	240
25	\$25,218	\$35,000	\$41,956	166	371.12	28
26	\$6,751	\$0	\$-66,042	-978	0.00	-978
27	\$8,185	\$0	\$-1,432	-17	0.00	-17
28	\$11,000	\$0	\$0	0	0.00	0
29	\$1,656	\$0	\$-1,076	-65	0.00	-65
30	\$5,705	\$95	\$-7,115	-125	2.14	-126
31	\$2,000	\$0	\$8,000	400	0.00	400
32	\$3,895	\$3,000	\$-32,151	-825	81.37	-902
33	\$4,000	\$2,000	\$-397,000	-9925	66.67	-9975
34	\$2,000	\$0	\$2,000	100	0.00	100
35	\$2,000	\$0	\$0	0	0.00	0
36	\$1,397	\$18,500	\$-76,980	-5510	1324.27	-6835
37	\$938	\$0	\$5,948	634	0.00	634
38	\$1,000	\$0	\$-10,000	-1000	0.00	-1000
39	\$386	\$-152	\$65	17	-21.35	56
40	\$633	\$0	\$865	137	0.00	137
41	\$101	\$0	\$35,000	34653	0.00	34653
42	\$883	\$0	\$0	0	0.00	0
43	\$170	\$0	\$-53	-31	0.00	-31
44	\$405	\$0	\$10,410	2570	0.00	2570

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
PHYSICIANS AND SURGEONS

15:22 THURSDAY, NOVEMBER 13, 1986 3

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
45	095	22519	\$80	0.000	HOME INDEMNITY COMPANY THE
46	037	14346	\$50	0.000	IOWA NATIONAL MUTUAL INSURANCE CO
47	803	14230	\$0	0.000	IDEAL MUTUAL INSURANCE COMPANY
48	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
49	901	20699	\$0	0.000	AETNA INSURANCE COMPANY
50	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
51	143	23906	\$-51	-.000	NORTHWESTERN NATIONAL CASUALTY CO
52	011	19356	\$-222	-.001	MARYLAND CASUALTY COMPANY
53	901	20702	\$-1,000	-.004	AETNA FIRE UNDERWRITERS INS CO
54	020	26093	\$-18,000	-.078	WESTERN CASUALTY AND SURETY COMPANY

=====
\$23,103,775

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
45	\$78	\$0	\$0	0	0	0
46	\$52	\$0	\$0	0	0	0
47	\$0	\$0	\$13	0	0	0
48	\$6,000	\$0	\$6,000	100	0	100
49	\$14,000	\$0	\$-115,000	-821	0	-821
50	\$17,000	\$161,000	\$-29,000	-171	0	-1118
51	\$9	\$0	\$-66	-733	0	-733
52	\$-103	\$0	\$557,918	-541668	0	-541668
53	\$5,000	\$0	\$2,000	40	0	40
54	\$19,000	\$0	\$-205,000	-1079	0	-1079
	=====	=====	=====			
	\$20,658,438	\$15,365,210	\$21,174,743	102.50	66.51	28.12

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
DENTISTS

15:25 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$772,000	51.31	ST PAUL FIRE & MARINE INSURANCE CO	\$667,000	\$13,000	\$564,000	84.6	1.68	82.6
2	000	11843	\$407,000	27.05	MEDICAL PROTECTIVE COMPANY	\$400,000	\$205,000	\$250,000	62.5	50.37	11.2
3	189	25658	\$104,524	6.947	TRAVELERS INDEMNITY COMPANY	\$99,776	\$0	\$55,379	55.5	0.00	55.5
4	000	15865	\$104,320	6.934	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$106,119	\$17,000	\$114,030	107.5	16.30	91.4
5	164	24791	\$34,000	2.260	ST PAUL MERCURY INSURANCE COMPANY	\$22,000	\$1,000	\$41,000	186.4	2.94	181.8
6	001	19070	\$24,000	1.595	STANDARD FIRE INSURANCE COMPANY	\$59,000	\$0	\$43,000	72.9	0.00	72.9
7	076	22810	\$21,753	1.446	CHICAGO INSURANCE COMPANY	\$16,939	\$0	\$1,170	6.9	0.00	6.9
8	000	11290	\$15,000	0.997	GLACIER GENERAL ASSURANCE COMPANY	\$13,000	\$35,000	\$-27,000	-207.7	233.33	-476.9
9	041	22217	\$6,000	0.399	GULF INSURANCE COMPANY	\$10,000	\$0	\$23,000	230.0	0.00	230.0
10	020	26093	\$6,000	0.399	WESTERN CASUALTY AND SURETY COMPANY	\$9,000	\$0	\$-18,000	-200.0	0.00	-200.0
11	001	19038	\$5,000	0.332	AETNA CASUALTY AND SURETY COMPANY	\$8,000	\$89,000	\$-18,000	-225.0	1780.00	-1337.5
12	076	21857	\$3,000	0.199	AMERICAN INSURANCE COMPANY THE	\$3,000	\$0	\$2,000	66.7	0.00	66.7
13	048	35289	\$1,000	0.066	CONTINENTAL INSURANCE COMPANY THE	\$1,000	\$0	\$0	0.0	0.00	0.0
14	196	25887	\$408	0.027	UNITED STATES FIDELITY & GUARANTY CO	\$368	\$0	\$414	112.5	0.00	112.5
15	037	14346	\$338	0.022	IOWA NATIONAL MUTUAL INSURANCE CO	\$336	\$0	\$0	0.0	0.00	0.0
16	091	22357	\$100	0.007	HARTFORD ACCIDENT & INDEMNITY CO	\$150	\$0	\$69	46.0	0.00	46.0
17	414	11193	\$38	0.003	FORUM INSURANCE COMPANY	\$14	\$0	\$-140	-1000.0	0.00	-1000.0
18	095	22527	\$8	0.001	HOME INSURANCE COMPANY THE	\$6	\$0	\$0	0.0	0.00	0.0
19	091	19682	\$0	0.000	HARTFORD FIRE INSURANCE COMPANY	\$0	\$0	\$-36	0.0	0.00	0.0
20	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$1,000	\$67,000	\$16,000	1600.0	0.00	-5100.0
			=====			=====	=====	=====			
			\$1,504,489			\$1,416,708	\$427,000	\$1,046,886	73.90	28.38	43.76

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
NURSES

15:29 THURSDAY, NOVEMBER 13, 1986 1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	076	22810	\$289,298	54.67	CHICAGO INSURANCE COMPANY	\$288,934	\$4,500	\$5,566	1.93	1.56	0.37
2	001	19038	\$176,000	33.26	AETNA CASUALTY AND SURETY COMPANY	\$185,000	\$277,000	\$351,000	189.73	157.39	40.00
3	020	26093	\$26,000	4.913	WESTERN CASUALTY AND SURETY COMPANY	\$32,000	\$31,000	\$-46,000	-143.75	119.23	-240.63
4	486	11630	\$21,209	4.008	JEFFERSON INSURANCE CO OF NEW YORK	\$32,173	\$0	\$-18,831	-58.53	0.00	-58.53
5	218	20443	\$3,972	0.751	CONTINENTAL CASUALTY COMPANY	\$4,864	\$0	\$-15,878	-326.44	0.00	-326.44
6	143	23914	\$2,294	0.433	NORTHWESTERN NATIONAL INS CO	\$2,387	\$0	\$980	41.06	0.00	41.06
7	041	22209	\$2,000	0.378	ATLANTIC INSURANCE COMPANY	\$13,000	\$120,000	\$-7,000	-53.85	6000.00	-976.92
8	041	22217	\$2,000	0.378	GULF INSURANCE COMPANY	\$8,000	\$3,000	\$99,000	1237.50	150.00	1200.00
9	076	22837	\$1,824	0.345	INTERSTATE INDEMNITY COMPANY	\$503	\$0	\$250	49.70	0.00	49.70
10	020	26107	\$1,628	0.308	WESTERN FIRE INSURANCE COMPANY	\$1,316	\$0	\$2,775	210.87	0.00	210.87
11	052	21113	\$1,000	0.189	UNITED STATES FIRE INSURANCE CO	\$1,000	\$0	\$-1,000	-100.00	0.00	-100.00
12	501	10472	\$840	0.159	CAPITOL INDEMNITY CORPORATION	\$2,076	\$0	\$0	0.00	0.00	0.00
13	196	25887	\$610	0.115	UNITED STATES FIDELITY & GUARANTY CO	\$549	\$0	\$57	10.38	0.00	10.38
14	091	22357	\$521	0.098	HARTFORD ACCIDENT & INDEMNITY CO	\$564	\$45	\$8,085	1433.51	8.64	1425.53
15	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-3,000	0.00	0.00	0.00
16	162	24600	\$0	0.000	GLOBE INDEMNITY COMPANY	\$0	\$0	\$11,000	0.00	0.00	0.00
17	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$1,000	\$32,000	0.00	0.00	0.00
			=====			=====	=====	=====			
			\$529,196			\$572,366	\$436,545	\$419,004	73.21	82.49	-3.06

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
HOSPITALS

15:35 THURSDAY, NOVEMBER 13, 1986

1

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	33863	\$5,382,732	63.26	MISSOURI PROFESSIONAL LIABILITY INSASSO
2	861	40401	\$875,166	10.29	PROVIDERS INS CO
3	164	24767	\$543,000	6.382	ST PAUL FIRE & MARINE INSURANCE CO
4	164	24791	\$472,000	5.547	ST PAUL MERCURY INSURANCE COMPANY
5	001	19038	\$448,000	5.265	AETNA CASUALTY AND SURETY COMPANY
6	080	22047	\$371,786	4.370	NORTH STAR REINSURANCE CORPORATION
7	095	22519	\$91,504	1.075	HOME INDEMNITY COMPANY THE
8	000	16349	\$65,764	0.773	PROFESSIONAL MUTUAL INS CO
9	215	19828	\$61,000	0.717	ARGONAUT MIDWEST INSURANCE COMPANY
10	775	13714	\$56,900	0.669	DRUGGISTS MUTUAL INSURANCE COMPANY
11	299	11584	\$37,249	0.438	INTEGRITY INSURANCE COMPANY
12	059	21326	\$27,474	0.323	EMPIRE FIRE AND MARINE INSURANCE CO
13	076	22810	\$25,617	0.301	CHICAGO INSURANCE COMPANY
14	901	22713	\$18,838	0.221	INSURANCE COMPANY OF NORTH AMERICA
15	486	11630	\$13,480	0.158	JEFFERSON INSURANCE CO OF NEW YORK
16	076	21857	\$11,000	0.129	AMERICAN INSURANCE COMPANY THE
17	048	35289	\$6,000	0.071	CONTINENTAL INSURANCE COMPANY THE
18	052	21113	\$5,000	0.059	UNITED STATES FIRE INSURANCE CO
19	076	21881	\$3,000	0.035	NATIONAL SURETY CORPORATION
20	000	18767	\$2,003	0.024	CHURCH MUTUAL INSURANCE COMPANY
21	048	20850	\$2,000	0.024	FIREMENS INS CO OF NEWARK, NEW JERSEY
22	052	21083	\$2,000	0.024	INTERNATIONAL INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$5,128,269	\$2,834,416	\$3,763,112	73	52.66	18
2	\$740,528	\$23,500	\$616,078	83	2.69	80
3	\$573,000	\$986,000	\$237,000	41	181.58	-131
4	\$532,000	\$71,000	\$1,200,000	226	15.04	212
5	\$655,000	\$1,704,000	\$2,407,000	367	380.36	107
6	\$375,430	\$0	\$535,000	143	0.00	143
7	\$91,504	\$0	\$0	0	0.00	0
8	\$70,889	\$60,566	\$-10,560	-15	92.10	-100
9	\$41,000	\$3,076,000	\$513,000	1251	5042.62	-6251
10	\$54,079	\$7,564	\$5,364	10	13.29	-4
11	\$43,388	\$4,910	\$44,107	102	13.18	90
12	\$37,820	\$21,500	\$76,349	202	78.26	145
13	\$22,872	\$0	\$-14,981	-65	0.00	-65
14	\$15,026	\$0	\$-146,998	-978	0.00	-978
15	\$13,590	\$15,000	\$-1,067	-8	111.28	-118
16	\$5,000	\$0	\$3,000	60	0.00	60
17	\$8,000	\$0	\$-78,000	-975	0.00	-975
18	\$5,000	\$0	\$7,000	140	0.00	140
19	\$2,000	\$0	\$2,000	100	0.00	100
20	\$2,734	\$0	\$0	0	0.00	0
21	\$2,000	\$0	\$0	0	0.00	0
22	\$7,000	\$0	\$-8,000	-114	0.00	-114

MISSOURI EXPERIENCE FOR 1983
TOTAL MEDICAL MALPRACTICE LIABILITY
HOSPITALS

15:35 THURSDAY, NOVEMBER 13, 1986 2

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	164	24775	\$2,000	0.024	ST PAUL GUARDIAN INSURANCE COMPANY	\$1,000	\$0	\$0	0	0.0	0
24	189	25658	\$1,790	0.021	TRAVELERS INDEMNITY COMPANY	\$1,799	\$0	\$-215	-12	0.0	-12
25	189	25666	\$744	0.009	TRAVELERS INDEMNITY CO OF AMERICA	\$1,126	\$0	\$1,551	138	0.0	138
26	044	20621	\$473	0.006	COMMERCIAL UNION INSURANCE COMPANY	\$2,767	\$0	\$0	0	0.0	0
27	037	14346	\$185	0.002	IOWA NATIONAL MUTUAL INSURANCE CO	\$69	\$0	\$0	0	0.0	0
28	143	23914	\$100	0.001	NORTHWESTERN NATIONAL INS CO	\$0	\$0	\$0	0	0.0	0
29	196	25887	\$81	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$247	\$0	\$-163,341	-66130	0.0	-66130
30	000	11290	\$0	0.000	GLACIER GENERAL ASSURANCE COMPANY	\$0	\$0	\$4,000	0	0.0	0
31	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,000	0	0.0	0
32	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$4,000	\$0	\$3,000	75	0.0	75
33	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$-35,337	0	0.0	0
34	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$-171,949	0	0.0	0
35	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$6,000	\$0	\$-161,000	-2683	0.0	-2683
36	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-1,000	0	0.0	0
37	215	19801	\$-1,000	-.012	ARGONAUT INSURANCE COMPANY	\$6,000	\$5,000	\$429,000	7150	-500.0	7067
38	304	32352	\$-17,236	-.203	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$-3,559	\$1,000	\$22,150	-622	-5.8	-594
=====						=====	=====	=====			
\$8,508,650						\$8,445,578	\$8,810,456	\$9,077,263	107.48	103.55	3.16

TABLE XIII

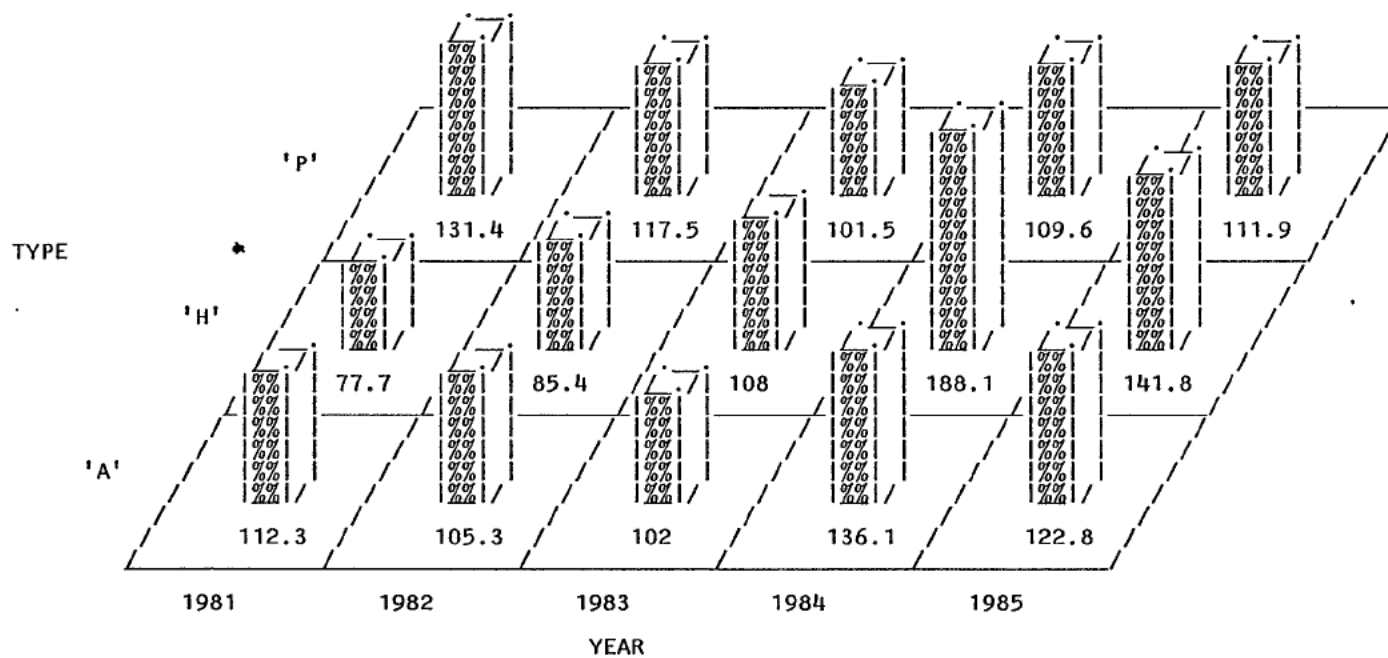
Year to Year Changes in Loss Ratios and
Number of Companies Writing Malpractice in Missouri

As we did in the beginning of this report, we have provided here as a summary two block charts of data drawn from each year from Table XII showing changes year to year, first in the number of companies writing business in Missouri and, second, the overall loss ratios year to year.

LOSS RATIO PERCENTAGES BY YEAR

8:30 WEDNESDAY, NOVEMBER 19, 1986 6

BLOCK CHART OF LOSRAT



NUMBER OF COMPANIES WRITING MALPRACTICE

8:30 WEDNESDAY, NOVEMBER 19, 1986

7

BLOCK CHART OF NOCOS

